

# *Effective Business English*



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# Effective Business English

THIRD EDITION

BY

ALTA GWINN SAUNDERS

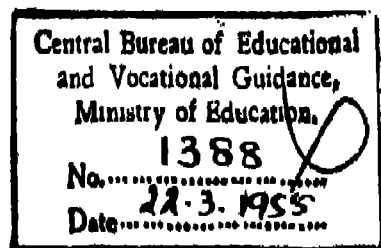
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## Preface

The first edition of *Effective Business English* was published more than twenty years ago. Recognizing that business letter writing is almost a universal type of writing, the author sought to acquaint the readers of the text with the business theory and practice that underlie effective letters as well as the fundamental principles of English composition and of salesmanship that condition them. Although through the years these principles have changed little, the subject matter of business letters is always changing, and illustrative material is soon dated. Some changes, likewise, occur in business practice, in the style of writing, and in the technique of influencing people.

To keep abreast of these changes, the text has been revised twice. The present revision, which is the second, is extensive. To bring to the text the point of view of the younger generation of teachers of business writing, the author has had the assistance of two instructors: Francis W. Weeks and Hugh W. Sargent. The former has written the chapters on goodwill and business reports, and the "Handbook of English"; the latter has prepared the class projects and letter problems. Other members of the Business English staff of the University of Illinois—Professor C. R. Anderson; Professor C. W. Wilkinson; Marcia Bowman; Edward W. Buttgen, now at Michigan State College; Nuel P. Davis; Arnold L. Fellows; John B. Lord; Gertrude James Sundberg; George S. Amsbary; Leland Brown; and Robert H. Morrison, now at the University of Kansas—have made valuable suggestions, tested methods and problems, and contributed much illustrative material.

The present edition, like the first text and the first revision, is intended for students of college grade and for business correspondents. It presupposes previous training in English. Only such instruction in the fundamentals of English—punctuation, spelling, grammar, and sentence structure—is given as seems necessary because of a few common errors which persist in letters. The "Hand-

book of English," Appendix 1, gives the fundamental principles and examples of their application. Students seeking further help will find it in the good handbooks listed there. The text contains a thorough discussion of business practice and the fundamental principles of salesmanship, of which college sophomores have meager knowledge.

This edition has four parts: "Letters in Modern Business," "The Way Letters Are Written," "Business Letters at Work," and "Report Writing," followed by five appendices: "Handbook of English," "The Law Relating to Business Correspondence," "Letter Cost," "Letter Arrangement," and "Correct Letter Salutations." There are twenty-two chapters. Every chapter has been rewritten except "Sales-Letter Campaigns"; and one new chapter, "Ambassadors of Goodwill," has been added. The chapters on sales letters, applications, credits, collections, and reports have substantial additions. Much more emphasis is given to everyday letters, applications, and credits and collections than was given formerly. The "Handbook" has been streamlined, and a chart of symbols is printed in the inside of the back cover to make easy reference to sections in the "Handbook."

The material of the chapter "Adaptations of Sales Letters," in the second edition, has been included in the discussion of cardinal qualities. Because they are easier to write, everyday letters precede sales letters. The chapters on applications immediately follow those on sales, inasmuch as application writing is a type of sales writing.

The number of letter illustrations has been greatly increased, and at least 95 per cent of them are new. Except for a very few written by students, the letters have been supplied by the leading firms of the United States and Canada. These letters have been changed only in minor respects. Names of persons, places, and products in poor letters have been changed to conceal their identities. Letters reproduced illustrate specific principles and practices. Most of them are chosen because they have accomplished the specific purposes for which they are written. They are not, however, "letter perfect." Since no letter fits another business condition than that for which it was written, it should not be used without revision for another situation. Blind copying of letters does not develop business judgment nor increase skill in expression and technique of persuasion.

The text emphasizes the importance of mastery of business letters and of written expression in the vital technique of human relationships. Through letters, businessmen get along with one another and with the public to the end of making profit for themselves and of serving society. Letters are coming more and more to be considered a part of the public relations program of a firm and of the larger subject of social science.

## Acknowledgments

The author is deeply appreciative of all the valuable help received in the planning and preparation of this volume. From the many good texts in business English and the many teachers of business writing in colleges and universities, she has acquired good ideas. She is indebted especially to Professors Donald Mulvihill and Jack H. Menning, University of Alabama; Professors Lawrence Freeman and Kenneth Baker Horning of the University of Oklahoma; Mamie Meredith, University of Nebraska; and Marion Kerwick, Chicago Undergraduate Division, University of Illinois.

It is difficult to express in words the extent of her indebtedness to Miss Irene Cunningham for valuable assistance in preparing the manuscript and to the many students past and present from the author's classes at the University of Illinois and other universities who have submitted illustrative material gathered in the business firms with which they are connected.

Special acknowledgment is made in footnotes for permission to use various types of material.

At the very  
first sight of me  
I fell in love with a girl, she  
responded to my feelings for her too but  
during the conclusion of the first  
that she concerns me as her sister and  
I don't know. That was the first  
and last love affair of her  
So, they don't change them on girls  
to the circumstances alone

Amr

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# *Effective Business English*



## *Chapter 1 Business Letter Power*

Business Letters Become Universal Language

Business Letters Make Records

Business Letters Make Sales

Business Letters Build Goodwill

American Correspondence is Big Business

Letter Knowledge and Skill Increase Personal Power

Single Letters Bring Riches

Executives Advise Mastery of Business Correspondence

Business Letter Writers Have Ten Power Sources:

Familiarity with Modern Tendencies of Civilization

Knowledge of Business Theory and Practice

Knowledge of Human Nature

Knowledge of Psychology

Knowledge of Social Science

Good Character

Pleasing Personality

Business Ethics

Good Command of English

Meaning of Good English

Meaning of Business English

Skill in Salesmanship

You Can Learn to Write

### **Business Letters Become Universal Language**

Learning how to write effective business letters will be a more interesting and hence a more enjoyable pursuit if you have an understanding of the volume, the function, and the cost of letters in the conduct of business and an appreciation of the advantages in business that the writing of effective business letters gives you. Otherwise, you may have no interest in the subject, and without interest you will acquire little skill. As Rousseau said, "Present interest is the grand power, the only one which leads with certainty to great results."

To understand the functions of business letters, you must understand the important purpose of business which they serve. This important purpose is to make profit for those who own and operate a business, although the social objective of all business is to serve society—to provide food, shelter, and clothing for society. A business letter is differentiated from other types of correspondence because its objective is to make a profit, and because the degree of its

effectiveness is the extent to which it makes a profit or helps to make one.

The profit test is easily applied to sales letters sent to a mailing list to secure orders. Their cost may be readily computed, and the immediate business resulting from them determined in dollars and cents. The profit test is not so easily applied to other types of letters, such as those refusing credit, for instance; but still it is applicable in that credit refusals prevent loss and often lead to cash sales.

#### **BUSINESS LETTERS MAKE RECORDS**

In serving the profit motive in business, the functions of business letters are threefold: (1) to make records, (2) to make sales, and (3) to build goodwill for the firm.

The record function of letters is important from a legal point of view. In making sales contracts, in giving credit information, and in collecting money, letters are fraught with serious responsibilities. They may cause their writers much loss of money or involve them in litigation. Hence, a correspondent must not only know the laws applicable to certain types of letters, such as are given in Appendix II, but also be capable of saying exactly what he means in order to avoid making false statements unintentionally. The record function of letters is important from a practical point of view. A correspondent cannot depend upon memory for what he has said in previous letters; he may not be responsible for all of the correspondence with one person or on one subject; hence he must depend upon letters on file to supply the information he lacks.

#### **BUSINESS LETTERS MAKE SALES**

To accomplish their sales function, letters are called upon to perform almost all the functions of business, or at least to help to perform them. Business letters are correlated with production, administration, and distribution. They attain their greatest volume in performing the function of distribution, and it takes many types of letters to perform this one function. As certainly as a firm advertises or solicits trade by sales letters, it receives inquiries, requests, and orders. Inquiries and requests give rise to letters of information and letters granting requests. Orders give rise to letters of acknowledgment, to letters granting or refusing credit, and to

letters making collections. They lead to sales which may cause claims and adjustment of claims. To repeat, every letter is working to the end of making a sale. The collection letter, for example, is seeking to recover in cash the capital that has been given to a customer in goods or services so that the cash may be invested in more goods, or in more services, to the end of making sales.

Each main class of letter—sales, credit, collection, etc.—is also divided into smaller classes on the basis of what each main class of letter does. Sales letters, for example, which represent the largest division of business letters, are always being put to new uses. The sales letter, accompanied by a printed folder and a mail order card, is the type of letter which immediately suggests itself to our minds when the term *sales letter* is used. But the sales letter which insurance companies use to do “educational” or “pioneer” work with prospective customers before salesmen call is also a sales letter. The advertising letter that calls attention to a booklet or a catalog, to be sent upon request, is a sales letter in that it gets attention, the first step of selling. Letters turn inquiries from dealers and consumers into direct sales and induce prospective customers to come to stores to buy; hence, they, too, are sales letters.

#### BUSINESS LETTERS BUILD GOODWILL

Letters, however, should do more than make records and make sales; they should build goodwill.<sup>1</sup> They do this both by giving good service and by conveying a willingness to be helpful. So much stress is put upon the goodwill-building function of letters that correspondents are trained to think of every business letter as having two objects: (1) to accomplish an immediate purpose, such as to make a collection or to refuse credit; and (2) to accomplish an ultimate purpose—the building of goodwill, thus continuing *patronage for the firm*. Hence, a collection letter which collects a bill but causes a customer to close his account, or an adjustment letter which silences but does not satisfy the customer, falls short of one function of a business letter, goodwill building.

Chapter xv gives an exposition of the principles and illustrates the practice of a type of letter known under the general heading, “Goodwill Letters.” They make goodwill building a main function,

<sup>1</sup> Goodwill is used here in the sense of the disposition of customers to return to buy at the place where they have been well treated.

while credit, collection, and adjustment letters make it only a secondary function.

### American Correspondence Is Big Business

"It takes 17,000 typewritten letters, reports, memoranda, and other documents to build a battleship," said a government official during the recent World War. In a highly industrial age, in which the wants of mankind are supplied through a division of labor, almost no act of production, administration, or distribution occurs without its being brought about and confirmed in writing. There are production orders, administrative orders, sales checks, shipping memoranda, invoices, business letters, business reports, and records on all kinds of business forms.

The over-all total of letters of the Guaranty Trust Company of New York is approximately twelve million a year. Letters transact 85 to 90 per cent of all business, leaving 10 to 15 per cent to be carried on by means of the telephone, the telegraph, and the personal interview. According to the Bureau of Accounts of the Post Office Department, the volume of letters for a recent peak year was more than eighteen billion. Postal receipts, moreover, which register mail volume, indicate the condition of trade in the entire country or in a specific section of the country. And a government personnel director says: "More communications—not less; more records—not less; more business transactions—not less . . . *that* will be the order of the day for the coming years."

Letter production costs in the United States belong in the class of big business, approximately \$13,000,000,000 for a recent peak year. Most business men would be greatly surprised at the actual cost of their own letters were they to make an accurate study of their cost. They have not stopped to realize the overhead a letter carries. As you will see by the accompanying chart, they should charge to the letter both the direct cost of stamps, stationery, salary, equipment, and supplies and the indirect costs of waste, overhead salaries, and office expense.

Mr. Carl H. Page, who has made an analysis of the cost of the average letter, arrived at 60 cents for salary alone.<sup>2</sup> Mr. Carroll Stevenson, office manager of the Dictaphone Corporation, places

<sup>2</sup> Carl H. Page, *A Guide to the Organization and Operation of a Central Transcribing Department*, Life Management Association, New York, p. 11.

it, under present-day conditions, nearer 65 cents.<sup>3</sup> The Dartnell Corporation computes a cost of 72.1 cents.<sup>4</sup> The following chart shows how this figure was determined.

### CUTTING CORRESPONDENCE COSTS

Based on a Nation-Wide Survey of Offices of all Sizes

The Average Cost of a Letter in 252 Representative Companies:

COST FACTOR	AVERAGE COST
<i>Dictator's Time</i>	
Based on an average salary of \$75 a week; a 40-hour week; and an average of 8 minutes for each letter written .....	\$0.249
<i>Stenographic Cost</i>	
Based on an average salary of \$30 a week; a 40-hour week; and an average of 24 letters a day, including time taking dictation .....	0.255
<i>Nonproductive Time</i>	
Time lost by dictator and stenographer due to waiting, illness, and other causes .....	0.038
<i>Fixed Charges</i>	
Depreciation, supervision, rent, light, interest, taxes, insurance, and similar overhead .....	0.182
<i>Materials</i>	
Stationery, carbon papers, typewriter ribbons, pencils, and other supplies .....	0.008
<i>Mailing Costs</i>	
Postage, gathering, sealing, stamping, and delivering to post office .....	0.032
<i>Filing Costs</i>	
Clerical time, depreciation on filing equipment, costs of filing supplies, etc. ....	0.012
<b>TOTAL .....</b>	<b>\$0.721<sup>5</sup></b>

### Letter Knowledge and Skill Increase Personal Power

From an understanding of the functions of business letters, their volume, and their costs, comes an appreciation of their importance

<sup>3</sup> Letter to the author, September, 1946.

<sup>4</sup> Reprinted from "Cutting Correspondence Costs," *Office Administration and Better Letters Bulletin*, June, 1947, by permission of The Dartnell Corporation. Copyright 1947 by The Dartnell Corporation.

<sup>5</sup> A business firm by using the formula for determining the letter costs, given in Appendix III, can now determine its own letter costs.

and an interest in improving them. A person probably first appreciates the value of being able to write an effective business letter when he finds himself struggling with an application letter. It seems, then, the most important piece of writing ever penned; and it is likely to be of much consequence in his life. Many a business man first appreciates the importance of business letters when he finds that his carefully written sales letter fails to bring the desired results, or his tactless collection letter secures payment of a bill but loses a customer, or the answer to an inquiry does not turn a prospect into a customer.

#### **SINGLE LETTERS BRING RICHES**

On the positive side, the power of letters to secure business has been demonstrated again and again. The Frank E. Davis Fish Company, Gloucester, Massachusetts, used a letter which in a period of three years sold a million dollars' worth of fish. Robert Collier, in *The Robert Collier Letter Book*, relates his experience of selling two million dollars' worth of O. Henry stories and of \$750,000 worth of H. G. Wells's *The Outline of History* and *Review of Reviews* combined. One company tells of preventing a cancellation of an \$80,000 order for farm machinery by a good adjustment letter. These stories are dramatic, and for that reason we like to read them. They challenge would-be letter experts to go out and do likewise. But, whether one aspires to do big things through letters or something more modest, he will seek new and greater uses of letters only when he appreciates their power and hence their importance. The mere fact that a man's letters can multiply his message so that figuratively he can be in many places at the same time is evidence of their power and of their importance. Without them, trade could be no more extensive than the cost of doing business by telegram, telephone, radio, and personal contact would permit.

#### **EXECUTIVES ADVISE MASTERY OF BUSINESS CORRESPONDENCE**

Before a person is keenly interested in becoming an expert letter writer—or even a good letter writer—he has to discover for himself what contribution to personal power and tangible success, knowledge and skill in business correspondence actually make. But one who has vision and one who uses the wisdom of others in building



a successful career for himself will acquire some interest in writing effective letters if he will accept the testimony of those who are qualified by experience to know their value.

Perhaps the strongest point in favor of the study of business correspondence—at least, the point that will impress students most—is the general recognition by both college students and alumni who have studied business correspondence that it is essential to success. Here are a few testimonials:

1. To find out what students will need to know after college, Dean M. S. MacLean, of the University of Minnesota's General College, sent questionnaires to 1,600 former students of whom 950 answered. What they most needed to know in their jobs was how to write business letters, the answers revealed.<sup>6</sup>
2. "Once again," said Dean E. J. Kilduff of New York University, School of Commerce, Accounts, and Finance, "the senior class has voted that Business English is the most valuable course. The results are becoming permanent in the annual vote of N.Y.U."<sup>7</sup>
3. Through a study conducted by Dean Edward Weist, University of Kentucky, the American Association of Collegiate Schools of Business found that fifty-two of the sixty-one alumni selected to receive the questionnaire because of high scholarship, or because of having achieved some measure of success in business, gave English a rating of "A."
4. Executives of colleges of commerce, accounts, and finance give evidence of the value they place upon business correspondence by making it a prescribed course in their curricula, and executives of colleges of engineering and of agriculture, by placing it upon their list of recommended electives.
5. The belief of business firms in the value of good correspondence is expressed through action instead of words. Large and progressive companies such as General Electric, National Broadcasting, Montgomery Ward, McGraw-Hill, Standard Oil of California, Southern Pacific Railroad, Swift, Eastman Kodak, Marshall Field, and Westinghouse Electric have correspondence supervisors or training programs in business letters. Correspondents in these firms are trying to learn what they did not learn in high school or college—how to write effective business letters.

<sup>6</sup> *Time*, September 18, 1939, pp. 37-8.

<sup>7</sup> *The ABWA Bulletin*, Published for Members of the America Business Writing Association, February, 1938, p. 2.

Since education should prepare for livelihood, as well as living, and at least 95 per cent of students who attend college and universities will write business letters at some time or other, they certainly should know the subject matter and the technique of business letter writing. Moreover, almost all students in colleges of commerce, business administration, and finance will write one or more specialized forms of business letters or reports after college days.

### **Business Letter Writers Have Ten Power Sources**

Evidence that one needs to be able to write effective business letters in order to be a success in business gives rise to the question: What does becoming an expert letter writer, or even a good letter writer, involve? What must one know? What skill must one develop? What must one do? Where must one begin? These questions cannot be answered in this chapter alone. It is the function of all the chapters of the text to answer them. At this point, however, a list of qualifications of the business correspondent and a short discussion of each will be helpful. Essential qualifications are:

1. Familiarity with modern tendencies of civilization
2. Knowledge of business theory and practice
3. Knowledge of human nature
4. Knowledge of psychology
5. Knowledge of social science
6. Good character
7. Pleasing personality
8. Business ethics
9. Good command of English
10. Skill in salesmanship

#### **FAMILIARITY WITH MODERN TENDENCIES OF CIVILIZATION**

That familiarity with modern tendencies in civilization is important to the business writer may come as somewhat of a surprise to those who think that business letter writing consists of learning jargon, such as "Yours of the tenth inst. received and contents duly noted." As one writer has pointed out, "Familiarity with these tendencies will perhaps not help a writer in ordering a carload of nails or in replying to a complaint about a delayed shipment, but business is not confined to such subjects." Young men and women about to enter the business world should know that business welfare is affected by

economic and social forces and that they, as much as people in other fields, must know what is thought, and why, if they are to count in business.

#### **KNOWLEDGE OF BUSINESS THEORY AND PRACTICE**

A person does not expect to succeed in engineering, law, or medicine if he does not have a thorough knowledge of the subject matter; neither should he expect to write in a masterly way in business if he has not become "business-minded." He needs to know not only the economic and social forces operating at a given time, but also the policies and practices and materials of his particular type of business.

To be explicit, a man who writes a credit-sales letter needs to know sound credit principles, to have the judgment to decide how to apply them in the particular case, and to be a salesman to induce a customer to accept his decision—if not enthusiastically, at least willingly. Not until he knows credit practice will his skill in expression, no matter how expert he may be in other subjects, serve him in writing a business-building credit letter. Everyone knows the difference in tone, in the power to command respect, between the words of men who know their subjects thoroughly and of those who are mere glib talkers.

#### **KNOWLEDGE OF HUMAN NATURE**

An exhaustive study made by the Carnegie Foundation for the Advancement of Teaching to determine the cause of business success disclosed a significant fact. Eighty-five per cent of success in business is due not to superior knowledge but to superior ability to influence others.

A business correspondent is trying to influence people perhaps 99 per cent of the time. If he would influence them, he must sympathize with them. The following advice of Lincoln on the use of persuasion in influencing men gives us, incidentally, as fine and as authoritative a statement as we could wish on the value of knowing human nature:

When the conduct of men is designed to be influenced, persuasion, kind, unassuming persuasion, should ever be adopted. It is an old and a true maxim that "a drop of honey catches more flies than a gallon of gall." So with men. If you would win a man to your cause, first

convince him that you are his sincere friend. Therein is a drop of honey that catches his heart, which, say what he will, is the greatest high road to his reason, and which, when once gained, you will find but little trouble in convincing his judgment of the justice of your cause, if indeed that cause really be a just one.

On the contrary, assume to dictate to his judgment or to command his action, or to mark him as one to be shunned and despised, and he will retreat within himself, close all the avenues to his head and his heart; and though your cause be naked truth itself, transformed to the heaviest lance, harder than steel, and sharper than steel can be made, and though you throw it with more than Herculean force and precision, you will be no more able to pierce him than to penetrate the hard shell of a tortoise with a rye straw.

Such are men, and so must they be understood by those who would lead them, even to their own best interests.<sup>a</sup>

If a correspondent would sympathize with people whom he seeks to influence, he must know them. He needs the kind of knowledge about people not learned so well in books as in the market place, in the factory, and on the farm. He needs to know the likes and dislikes of people, their prides and their prejudices, their plans and their ambitions, their trials and their troubles, and their work and their play. A knowledge of human nature helps a correspondent to write in some degree as if he were face to face with a person. It enables him to talk *with* a reader; not down to him or at him. It enables him to write human letters.

Through all the ages, people who have influenced others are those who have understood them. The writings of Shakespeare, as well as those of Mark Twain, have great influence because these men knew and understood people. Shakespeare influences people because he gives everyone—king or peasant—a sense of comradeship with himself. Such writers as Mr. James Woolf, Mr. Kenneth Collins, Mr. Bruce Barton, and Mr. Robert Collier are influential advertising copy writers and sales writers because they understand human nature and sympathize with people. The same is true of business correspondents. The business writer, other things being equal, will succeed best who knows and likes people best. It gives him more power than seeing many places and many things.

<sup>a</sup> *Complete Works of Abraham Lincoln*, edited by John G. Nicolay and John Hay (new and enlarged edition; New York: The Tandy-Thomas Company, 1905), I, 197.

## KNOWLEDGE OF PSYCHOLOGY

It has been said that a business writer is a salesman who can write. The nature of the business-letter problem is such that the writer in order to solve it is more often than not striving to influence his addressee. He seeks to influence an employer to put him on the payroll; to influence a man who has asked for credit to pay cash; and to influence a man to invest thousands of dollars in stocks and bonds, or life insurance. To accomplish these things, he must not only be a salesman who can write but also a practical psychologist.

The psychologist makes a study of feelings, thoughts, and actions; of what induces them and what controls them. He knows why one man will do things only when he is given reasons for doing them, or is shown a benefit to be gained from a certain course of action, while another man no sooner has the thought of action than he begins to act. He knows why a man buying for his office is governed by different motives from those that govern him when he is buying for his home and family. He understands why some ways of requesting information put people on the defensive while other ways get the answers.

The men who are responsible for tested selling sentences such as "These buttons won't pop off," "These clothes pins won't roll," "These moccasins are the kind which real Indians wear," made a practical application of psychology in formulating or selecting them. The custom of using colored monthly statements with plain envelopes instead of window envelopes and of permitting a customer to propose his own adjustment are both instances of applied psychology. The list of contributions of the psychologists to the technique of writing successful business letters might be extended, but enough detail has been given here to suggest what application the business-writer makes of psychology in its broadest sense.

## KNOWLEDGE OF SOCIAL SCIENCE

The philosophy and technique of business communications in serving society bring them in close relationship with social science. Skill in the technique of communication is skill in the technique of human relations. That some firms are beginning to appreciate this fact is evidenced by the occasional bulletin Westinghouse devotes

to business relations, based on the sound doctrine that letter problems are business-relations problems.

A person who solves a business-letter problem is serving society through business. To carry the responsibility well, the business correspondent needs to have understanding that he is working with the social science of business relationships.

### GOOD CHARACTER

The business writer needs to look well to his character and personality because his writing can never be separated from himself. "As is a man's imagination, as is his character, as is the harmony in himself, as is his ear, as is his skill; so, and not otherwise, will his readers respond to that character, to that order of intellect, to that harmony of soul," is the way Sir Arthur Quiller-Couch expresses the idea.

The usual connotations of character are honesty, industry, and moral vigor. To these, we may add the wisdom to see that the thing pays best which benefits both the server and the served. A man, then, can improve the character of his writing only by improving his own character.

A writer, moreover, to be convincing, must speak from the conviction that comes of knowledge, and he must have confidence, self-respect, and firmness. The salesman who is habitually insincere betrays insincerity in his letters as much as in his face and in his manner. He defeats his own object, since many people base their decisions for buying not upon what they know about a product or a service, but upon their instinctive reactions to his personality. If a salesman, by false representation, once loses the confidence of the buyer-reader, he cannot regain it, even though he be strictly honest in all subsequent contacts. The shrewd common sense of the average man usually detects the insincerity or sincerity of a salesman's statements, even when they are written, by their moderation or their exaggeration, by their genuine or false enthusiasm, by their assurance or uncertainty, and by their accuracy or inaccuracy.

### PLEASING PERSONALITY

Certainly a pleasing personality is a requisite of the business letter writer. It indicates the constructive mind, the optimistic temperament, and some play of imagination and humor. A person

is said to have a good personality who believes in the other person as he believes in himself. Often it is a frank, open nature, a liking for folk, or a sense of neighborliness that is pleasing.

In selecting correspondents for mail-order houses, packing companies, and wholesale groceries, the director of correspondence will undoubtedly seek men who have the "common touch." Directors of correspondence of banks and investment firms will prefer reserved and dignified people who inspire confidence. The particular type of personality needed can be decided only by its appropriateness in representing a firm and by its being adapted to the class of patrons served.

There is danger that a business correspondent may not make the right use of a good personality in his letters. If he boasts of his own accomplishments, if he does not make the reader think well of himself, if he does not interpret the product or service in terms of the reader's use or enjoyment (the only possible reason for the reader's being interested in any product or service) he is misusing personality.

The dangers of unrestricted play of personality are obvious. All kinds of affectation are, of course, to be deprecated, for only sincere and unmistakable evidences of friendly feeling are dependable. People like an appropriate degree of friendliness in a letter but are repelled by too much honey. Bad humor, however much the circumstances seem to justify it, never indicates personality that spells success in letter contacts.

Although good humor is always in place, smartness and self-conscious cleverness are often disastrous. The correspondent who answered this query, "Why, if I owe this bill, have you so long delayed sending me a notice?" with, "My dear lady, for the same reason that you have delayed paying it"—gave a good example of his quick wit but did not show skill as a collection correspondent. Inappropriate humor and unrestricted play of personality are perhaps the most frequent sources of offense.

In most cases, if the correspondent forgets himself entirely while concentrating upon accomplishing his purpose of benefiting someone, he will give his letters a personality pleasing to his readers. If he decides that he should cultivate certain traits of personality, he will find that the right time to do so is between his periods of writing. On such occasions, he may reflect upon his good and bad

characteristics, not to the end of being puffed up or cast down, but to discover what traits are agreeable to people, and hence worthy of cultivation, and what are disagreeable and hence to be cast aside.

### **BUSINESS ETHICS**

A correspondent's character and to some extent his personality are molded by the code of ethics of his branch of business in particular. Just as law, medicine, and teaching have been professions partly because those practicing in these fields have observed their respective codes of ethics, so business, the latest of the professions, is promulgating its own code of ethics. Its code, applicable to all branches, has been enunciated by the Chamber of Commerce of the United States in 15 tenets, adherence to which would raise business to the level of the best of the professions.

#### *United States Chamber of Commerce Code of Ethics for Business*

1. The foundation of business is confidence, which springs from integrity, fair-dealing, efficient service, and mutual benefit.
2. The reward of business for service rendered is a fair profit plus a safe reserve, commensurate with risks involved and foresight exercised.
3. Equitable consideration is due in business alike to capital, management, employees, and public.
4. Knowledge—thorough and specific—and unceasing study of the facts and forces affecting a business enterprise are essential to a lasting individual success and to efficient service to the public.
5. Permanency and continuity of service are basic aims of business, that knowledge gained may be fully utilized, confidence established, and efficiency increased.
6. Obligations to itself and to society prompt business unceasingly to strive forward toward continuity of operation, bettering conditions of employment, and increasing the efficiency and opportunities of individual employees.
7. Contracts and undertakings, written or oral, are to be performed in letter and spirit. Changed conditions do not justify their cancellation without mutual consent.
8. Representation of goods and services should be truthfully and scrupulously fulfilled.



9. Waste in any form—of capital, labor, service, materials, or natural resources—is intolerable, and constant effort will be made toward its elimination.
10. Excesses of every nature—the inflation of credit, over-expansion, overbuying, overstimulation of sales, which create artificial conditions, and produce crises and depressions are condemned.
11. Unfair competition, embracing all acts characterized by bad faith, deception, fraud, oppression, and including commercial bribery, is wasteful, despicable, and a public wrong. Business will rely for its success on the excellence of its own service.
12. Controversy will, where possible, be adjusted by voluntary agreement of impartial arbitration.
13. Corporate forms do not absolve or alter the moral obligations of individuals. Responsibilities will be as courageously and conscientiously discharged by those acting in representative capacities as by those acting for themselves.
14. Lawful co-operation among business men and useful organization in support of these principles of business conduct are commended.
15. Business should render restrictive legislation unnecessary through so conducting itself as to deserve and inspire public confidence.

Accountancy has its individual code, as has advertising. The American Federation of Advertising has a no less exacting motto than *Truth*. Salesmanship, although it has no formal code of ethics, has a moral responsibility. If a salesman is skillful, he can exploit the mental and moral weaknesses of his customers. The fact that selling, salesmanship, and advertising still connote trickery to many shows that "shop rhetoric" and the "flux of falsehoods" belong as much to our day as to the day of Defoe, who wrote:

Our shop rhetorick is a strange kind of speech. . . . 'Tis composed of a mass of rattling flattery to the buyer and that filled with hypocrisy, self-praise, falsehood, and in short, a complication [compilation] of wickedness; it is a corrupt means to a vicious end . . . and the shopkeeper ought, indeed, to have a good tongue, but he should not make a common whore of his tongue. Tradesmen ought no more to lie behind the counter than parsons ought to talk treason in the pulpit.<sup>9</sup>

Leading authorities on salesmanship are stressing service as its ideal. They teach new salesmen that the lion's share of profits comes

<sup>9</sup> Daniel Defoe, "The Complete English Tradesman," *The Works of Daniel Defoe*, edited by John Keltie (Edinburgh: William P. Nimmo, 1870), p. 570.

from repeat orders and these, in turn, depend upon the square-dealing of salesmen. Some companies are advocating selling by giving, not material things, but things nonetheless appreciated—attention, praise, confidence. Although this is prompted by self-interest, the motive is a nobler one than that of exploitation. Chambers of commerce, advertising agencies, and service clubs know how much harm may be done to all engaged in one line of business by bad practices of a few; hence, they have their vigilance committees to check wrong-doers. Emerson said that everyone takes care not to let the other person cheat him but that one should be equally careful not to cheat the other person.

#### GOOD COMMAND OF ENGLISH

Evidence of a student's need to acquire skill in written expression in order to be a success in business or in life is strong and of good authority: "One of the six definite capacities which make a man valuable as a leader and which can be substantially increased by proper education in the colleges, is a capacity for clear and accurate expression," said Henry L. Stimson, former Secretary of War.<sup>10</sup>

Mr. Harmon Martin, Assistant Cashier, Personnel Department, National City Bank of New York, says:

Ninety-five per cent of the effort of my English teachers in the grades and in the high school was wasted on me because I didn't appreciate the importance of the foundation and structure of the English language—grammar, punctuation, how to put words together. It wasn't until I was halfway through college and had begun to study English literature under Bliss Perry and other great teachers that I really understood English. Since then I have realized more and more that our language is a powerful and sensitive instrument in making a living.

Every day I notice the value of an excellent command of the English language. In my own work, in considering applicants for jobs, naturally I try to weigh all their qualifications carefully. But I can't help being favorably inclined toward the person behind an excellently written letter or the person who speaks faultlessly in an interview.<sup>11</sup>

A bulletin of the United States Department of Agriculture reads: "A man's command of words is a measure of his mental stature. Or,

<sup>10</sup> *The ABWA Bulletin*, April, 1942.

<sup>11</sup> Reprinted by permission of Mr. Harmon Martin.

as Alexander Hamilton expressed it: "The selection of the right word calls for the exercise of a man's greatest faculty—that of judgment." <sup>12</sup>

Mr. Harold L. Klagstad, an accountant, expresses the value that successful accountants put upon a good command of English as follows: "Parenthetically, I would like to suggest that universities could render a valuable service to the profession by bearing down more than they have on the whole matter of wholesome respect for clear, concise use of the English language, for it is not exaggeration to say that financial statements today have become literary as well as statistical documents." <sup>13</sup>

One could continue indefinitely to add testimonials of experts concerning the value of skill in English to one's success in business, but a sufficient number has been given to quicken the interest of those who learn by the experience of others.

*Meaning of Good English* It may not be amiss to remind the correspondent that good English is concerned with choosing words for their accuracy of meaning and their power of pleasing. It is concerned with the elementary rules of grammar; relationship of pronouns and antecedents; agreement of verbs and subjects; position of adverbs, phrases, and clauses; appropriateness of prepositions; and clarity of conjunctions. Even the slightest error in grammar will cause a break in the reader's thought.

Current standards of good business English are dependent upon conformity to custom in language, that is, to the manner in which the best writers in business use the language. And custom and manner can be learned only through reading good business writing. The necessity of conformity to conventions in use of language springs from the nature of the language. Language is a code developed by people for the purpose of communicating thoughts and of creating feelings. The effectiveness of any code depends upon its meaning the same thing to the person who writes it and to the one who reads it. A writer's failure to use the code correctly results in his being totally obscure or not readily understood. Any

<sup>12</sup> *Writing Effective USDA Letters*, Section Three (Washington, D. C., 1941), p. 15.

<sup>13</sup> Harold L. Klagstad, "Some Personnel Problems," *Proceedings of American Institute of Accountants*, 1944, p. 163.

nonconformity to the code offends the reader or undermines his confidence in the service a firm renders or the product it sells.

*Meaning of Business English.* The answer to the important question, Is there any such thing as business English? is both "no" and "yes." It is "no" if one means that there is a separate kind of English governed by laws of writing different from those applied to other forms of English composition. It is "yes" if one means that those who intend to enter business should employ the principles of good writing in the letters, memoranda, and reports which they will write as business men. The person who says there is no such thing as business English probably means; "I'm not interested in business." He does not want to know what people write about in business or how they write. He prefers to write about the particular segment of life in which he is interested—ethics, economics, politics, literature, or history.

#### SKILL IN SALESMANSHIP

If one reads the correspondence manuals of our leading corporations or reads many of their bulletins on letters, he is sure to find this advice: "Make every letter a sales letter." By this, their authors mean: "Induce people to pay their bills by making them see their self-interest in so doing. Refuse credit by making it clear to the applicant that, for the present, he can serve better his own interests by buying on a cash basis." Their writers refer to a type of salesmanship which Mr. Charles Schwab had in mind when he said: "Some people think that the term 'salesmen' includes only such men as are traveling around with a sales kit. As a matter of fact, we are all salesmen every day of our lives. We are selling our ideas, our plans, and our enthusiasms to those with whom we come into contact." Salesmanship is the opposite of force or authority. Almost the only letters in business which are not sales letters are those written by an executive for the purpose of giving information to another executive. Even letters from executives to employees should be sales letters because persuasive letters secure the best results.

Developing skill in letter writing is to a large extent, as has been pointed out, developing skill in persuading people to do what you want them to do. This skill is salesmanship, the practical ability to deal with people.

## You Can Learn to Write

This discussion about the purpose and nature of business letter writing would not be complete without some consideration of the all-important part that confidence, practice, and criticism have in learning to write acceptably. Certainly, your purpose in studying business letter writing is to overcome fear of the pen. Because in writing a business letter you are trying to accomplish something—to do something with or to a second person, instead of expressing yourself—you escape self-consciousness and hence overcome the dread of writing. It is an encouraging thought that you can learn to write if you have the will to learn, if you will keep writing, and if you have access to good writing. The measure of your will to learn is, of course, the amount of writing you do and the spirit in which you take criticism of what you write. In learning to write, you do not learn merely by reading about writing any more than one learns to swim, to play golf, or to play bridge by reading. You acquire writing skill, a powerful tool for success in business, professional, and social life, by writing, then by more writing, and then by still more writing, by criticizing what you have written and by accepting criticism from others.

You grow in writing skill by adding technique after technique to your present ability. Perhaps the coach will tell you that an aid to vivid writing is specific detail instead of general statement, and that figures of speech, illustrations, and examples create vividness. You will soon master the technique of attaining vividness by practicing the use of these well-known methods and by ascertaining from your writing coach how well you succeed.

When the coach says, "You are writing vividly," or when you yourself recognize that you are writing vividly, you are ready to attempt, for example, dramatization of ideas.

The procedure in developing writing skill is one of learning the principles and applying them in practice, and of criticizing to see if you have been successful. Gradually, you will through practice apply them unconsciously when you write. Finally, writing a business letter will have no more terrors for you than calling a person on the telephone. Then writing business letters will be a pleasurable as well as a profitable experience.

### Class Projects

1. From your local post office, find the number of pieces of first and second-class mail handled in the past fiscal year. Compare this with the volume handled ten years ago and see whether you can find any parallels between post office statistics and general business conditions.
2. Try to recall the business letters which you have written during the past six months and classify according to their function. If you are associated with some type of business (or were before becoming a student), try to list the kinds of letters which you or your employer wrote. Explain how every one of these letters was directly or indirectly connected with making a profit.
3. Obtain several letters of one firm and attempt to compute their cost in accordance with the chart on page 5. This means an interview with an executive of the firm, or a letter.
4. In one paragraph tell your reasons for registering in a course in business letter writing and what you expect from the course.
5. The following sentences represent some common errors in writing. Test your command of English by explaining what is wrong and then writing the sentence correctly:
  - a. Neither Boston or Baltimore are as important in water shipping as they were.
  - b. The present economic system of today demands that everyone has the most modern, up-to-date business education and training possible in order to get along successfully in the business world we live in.
  - c. Moving down the street, the magnificent old liner was seen to be tied up at pier 57.
  - d. My background in cost accounting is limited to one elementary course, however I shall be glad to learn your system after you hire me.
  - e. The Diesel engine has the disadvantage of being too heavy, hard to start, expensive, and having a lower top speed.

### Letter Problems

1. Assume that it is necessary to obtain the permission of your business letter writing instructor to enroll in the course, as the size of the class sections is limited to twenty-five. Write your "prospective" instructor a short, persuasive letter outlining your social and educational background, business and writing experience, major studies completed or to be taken, and your plans for a career. Select those facts which will enable him to evaluate your achievements and decide favorably

about your potentialities. Convince your instructor of your seriousness of purpose in studying business letter writing.

2. Your high school principal has written to you explaining that he is trying to collect data from some of his former students who are now in college. Since he is interested in finding out about costs of attending various colleges and universities, you are asked to tell him by letter the approximate amounts spent by you in the past academic year (it is now summer) on the following items: clothing, books, tuition, board and room, laundry, recreation, and miscellaneous. In answering this problem try to recall your own expenses last year to make the problem as realistic as possible. The principal plans to use this information in counseling students who want to go to college. He intends to have it compiled and mimeographed.
3. Assume that you are going to seek advice about planning your college course from someone who is considered a leader and an authority in your chosen field. You naturally want to know what elective courses he would suggest and what extracurricular activities he thinks would be beneficial. If you actually plan to send this letter it would be worth-while to include an inquiry about the importance of letter writing in business and how much preparation in English the expert recommends.

Looking ahead to the day of application writing for a career job, you may logically consider such a letter as this as establishing a contact which may lead to employment with the firm upon graduation. Of course, no mention of a position would be made in this early letter, but a letter like this would acquaint one or more officials with your case. Be sure to express appreciation for his compliance with your request.

4. Most enterprising newspapers and periodicals keep abreast of public sentiment and provide an outlet for expression of their readers' opinions through a "Mail Bag" or "Letters-to-the-Editor" column. Many of us have felt the urge to convey our "pet" peeves or constructive criticisms to our favorite newspaper or magazine but never get around to formulating our ideas. To the editor of such a column write your opinion about some project which you think should be undertaken or some change needed on your campus—a new honorary fraternity, improved food or housing facilities, revision of automobile-permit rules for students, a new grading system, or any other matter in which you are sincerely interested. Be constructive; avoid vituperation.

## Chapter II *Business Letters in Modern Dress*

### The Letter Perfect

#### Stationery

##### Quality

##### Size and Shape

##### Color

##### Second Sheets and Envelopes

#### Letterheads

##### Purpose

##### Elements

##### Your Representative

##### Attractiveness

##### Limit Content to Essential

##### Information

##### Limit Space

##### Simplify Design

##### Color

##### Old-Style Letterheads and

##### New-Style Letterheads

##### Methods of Producing Letterheads

### Effective Presentation

#### Placement of the Letter

#### Indentation

#### Spacing

#### Punctuation

#### The Typist's Responsibility

#### Parts of the Letter

##### Typed Headings

##### Inside Address

##### Salutation

##### Complimentary Close

##### Signature

##### Dictation Symbols

##### Enclosures

#### The Envelope

##### Envelope Address

##### Business Reply Envelopes

##### Return Address

##### Folding and Insertion of Letter Sheet

"Selling is our business. Though you do not meet our customers face to face, you do have the opportunity to sell our store by the appearance of your letters. . . . Your letter is 'Lit Brothers' to the customer." These two sentences, the first sentence and the last sentence of the model letter for Lit Brothers' correspondents, secretaries, stenographers, and typists, tell you "in a nutshell" why it is vital that every letter of a progressive firm must make a favorable first impression and compel a reading by its attractive appearance. Just as you form a first impression of a stranger before he utters a word, a recipient of a letter forms an impression of the firm it represents before he reads a line. Your first impression of the stranger is favorable or unfavorable; similarly, your first impression of a letter is favorable or unfavorable. Before a man reads a single word, he has gained an impression of either dignity or dowdiness,



of prestige or mediocrity. Persons and firms interested in success cannot afford the handicap of poor first impressions.

## The Letter Perfect

What in a letter makes a favorable or an unfavorable impression? The answer is the quality of the stationery, of the letterhead, of the layout, of the parts of the letter, and of the typing—all the things included in the term "physical appearance." For the moment, we are not concerned with what the letter says, but with how it looks and feels when one has it in his hands.

## Stationery

The quality of a firm is more often than not inferred from the quality of paper it uses, not only for its sales letters but also for its everyday letters. Firms are beginning to realize this fact and to choose their stationery with as much care as they choose things they offer for sale or the advertising that represents them.

In choosing paper they are seeking:

1. A body which makes the paper feel substantial and durable.
2. A firm texture equal to the amount of handling which letters receive in being transported, read, and filed.
3. A finish which permits clear-cut typing, neat erasures, and neatly written signatures.

## QUALITY

Quality of paper is determined by materials from which paper is made. The best paper is made from rags—cotton fiber; the cheaper grades from wood pulp—wood fiber. Paper made from rags varies in quality according to the percentage of rag content. The following outline of grades of bond and their uses can be helpful in selecting paper for letters serving different purposes:

Grade No. 1 is 100 per cent rag content. It is the highest grade bond paper for sales letterheads. It has the "feel" of new money; its quality is permanent, and it reflects character, strength, and quality of merchandise, products, or services.

No. 2 is to be used where the type of merchandise or the class of prospects to be sold justifies a sales letterhead of slightly less than the highest grade.

No. 3 is not usually recommended for sales letterheads. It serves the purpose where merchandise is priced low for thrifty buyers.

No. 4 is to be used where prospects are so numerous that large circularization is necessary. It is recommended only where letters are not handled to any great extent or filed for a very long time.

No. 5 is a grade well suited to mail-order selling of merchandise with no distinctive quality appeal. It is satisfactory where the customer is not accustomed to the better quality of letterhead.

Nos. 6 and 7 are used when quality of merchandise is not a factor in the sale. No. 7 differs from No. 6 in the quality of rags used in the manufacture of paper.<sup>1</sup>

Choosing a grade of paper with the idea of its worth to a firm is an important undertaking. A cost that one cannot compute is the indirect cost of not representing the firm ably and favorably. Its direct cost is only a small fraction of the total cost of the letter—in most cases less than a penny. The added cost of a good quality over ordinary quality is less than 2 per cent of the entire cost of the letter, a small insurance rate in comparison with what letters involve. For durability, paper of at least 50 per cent rag content is necessary.

Substantial body or weight is equally important. The degree of heaviness of a single sheet of stationery is expressed in terms of substance numbers, which represent the total weight of two thousand sheets of 8½ by 11 inches, cut from five hundred sheets, 17 by 22 inches.

Most business firms use the twenty-pound weight; presidents and other executives often use the twenty-four pound weight; and those who wish to have letterheads of distinction, the twenty-eight pound weight. Metropolitan banks, law firms, jewelers, art galleries, and importers of antique furniture and objects of art are among the users of stationery combining high quality content and substantial weight.

The trend in the past few years has been towards lightweight papers for office forms, foreign invoices, and air mail letterheads. Postage bills are reduced by using light weights, and many more carbon copies can be made at one writing when thin papers are used.

If a letterhead is printed on 4½ pound substance, 12 sheets can be mailed in an envelope for the half ounce rate.<sup>2</sup>

<sup>1</sup> Reprinted by permission of the American Writing Paper Corporation, Holyoke, Massachusetts.

<sup>2</sup> Reprinted by permission of The Lafayette Company, New York, New York.

Unruled bond is more popular for the everyday letter than papers with the linen, slick finish, watered, or uneven surface. Anyone seeking to make his letter attract attention by individuality in its finish, however, must not sacrifice legibility.

#### SIZE AND SHAPE

Size and shape of page, like quality of paper, affect the sense of sight, and hence are factors in the impression that a letter is capable of making upon the mind of its recipient. The 8½ by 11 inch letter sheet, standard usage in business for the everyday letter, has many competitors. "Two-fold" letter sheets, 7½ by 10½ inches, 7½ by 10 inches, or 7 by 10 inches, are much used. Examples of users are department stores whose customers are mainly women; publishers of books and magazines; and specialty stores. The baronial size of sheet, 5½ by 8½ inches, is frequently used by teachers, lawyers, doctors, engineers, and architects. The half sheets, 8½ by 5 or 6 inches, used as an economy measure for short letters, are generally disliked by their recipients because they do not fit the standard size of correspondence file. Filed with the 8½ by 11 sheets, they are hard to find for reference.

#### COLOR

Pure white or cream is standard in business correspondence, since either is always dignified and conservative, and most business firms are conservative. Firms that employ color seek to give their letters definite personality. Usage has sanctioned the delicate or pastel shades, although advertising and sales messages often are written upon sheets of intense color.

Many principles have been enunciated to guide firms in the selection of color. Some of these are fundamental: Color for many people is a language as is music or art. It creates emotion more than it transmits messages. If color is used, it must be appropriate to the nature of the business. Brief explanations printed on corresponding colored letter sheets of Eagle-A Coupon Bond explain the language of six colors as follows:

**BUFF** Conservative but Profitable. Many firms have need of a color for business stationery which will suggest profit and help create a buying atmosphere and at the same time indicate conservativeness and dignity.

Buff offers these advantages and does not shout so loud as the yellows and goldenrods.

**RUSSET BROWN** Stability and Prestige. Brown is substantial, and one usually expects to find a guarantee tucked somewhere in the letter.

A belting concern found that quality was reflected in their letterheads when printed on browns.

Heavy merchandise, hardware specialties and firms of contractors and builders are provided with the correct atmosphere when brown letterheads are used.

**PINK** Daintiness and Refinement. The dainty wearing apparel which is so dear to a woman's heart may be featured on pink business stationery. It places the woman in a familiar atmosphere and reflects the delicate quality of the merchandise offered.

Toilet preparations, hats, and gowns, should have this background so truly feminine.

**GRAY** Experience. The report of an address might well be printed on gray paper, for it would then have the background of experience.

Gray has long been associated with age, wisdom, and conservatism.

Mature judgment is reflected in any letter with this background.

**GREEN** Life and Growth. Green has always suggested life. If you want to create the atmosphere of spring, or if your subject suggests growth, use the color of springtime.

Green is a cool color; it suggests the great out-of-doors, together with its pleasures and appurtenances, which are so much a part of outdoor life.

A life insurance company used green business stationery suggesting the life that was to be perpetuated after the insured passed on.

**AZURE BLUE** For Confidence. Blue is of divine significance. It reflects confidence, just as the blue of the sky was significant of divine approval to our early forefathers.

Blue suggests perfect harmony—a piano manufacturer used blue because the first music was heaven-sent.

Blue may be used to advertise the less delicate products and merchandise, but should be avoided when stability dominates the message.

**GOLDENROD** To Make Men Spend. Goldenrod is the nearest color to sunshine and creates the atmosphere of a bright and cheery day. A man buys more liberally on a bright day than when surrounded by the depression of a dark rainy day. If you want to put across the

story of profit, use goldenrod. The Panama Exposition was done in colors of sunlight to create a spending atmosphere. Goldenrod has a sales punch possessed by no other color.<sup>3</sup>

Tests made for sales letters on various colored sheets show that a goldenrod "pulled" best. The United States Department of Agriculture receives the highest percentage of replies when it uses a pink tint, which indicates that it, too, has "pulling power."

## SECOND SHEETS AND ENVELOPES

When a letter requires more than one page, the second sheet and all succeeding sheets should be of the same size, color, and quality as the first sheet. Any difference in these points between the first sheet and subsequent sheets, except that the first sheet only has a letterhead, suggests indifference on the part of management or carelessness on the part of secretaries and stenographers, creating a poor impression on the letter's recipient and lowering the prestige of the firm represented.

Envelopes should also be identical with letter sheets in quality and color. They should be of the right dimensions for the letter sheets which they are intended to enclose. Good quality in envelopes serves an aesthetic and a practical purpose, which contributes to the success of the letter. An attractive envelope makes a favorable first impression, which carries over to the letter itself. A durable envelope, which means an envelope of quality, delivers its contents in an uncrumpled and untorn state.

## Letterheads

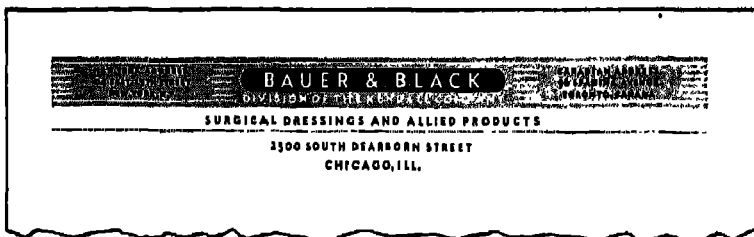
### PURPOSE

Although the term "letterhead" is often used to designate the sheet of paper on which a business letter is written, it is used more frequently to refer to the printed or engraved information at the top of the sheet. The letterhead has several purposes: to supply the recipient of the letter with necessary information about the product or services of the firm, to make known the person or firm the letter represents, and to make the letter more attractive.

<sup>3</sup> Reprinted by permission of the American Writing Paper Corporation, Holyoke, Massachusetts.

**ELEMENTS**

The essential elements of the letterhead are the name and the address of the firm or individual and the nature of the business. Addresses include street address or its equivalent, such as the post office box number, name of hotel, bank, or office building; the name of the city and zone number, if any; the name of the state and, in the case of foreign mail, of the country. Street address and zone number serve these purposes: They assure prompt delivery of mail; they enable an out-of-town customer to address replies correctly without the inconvenience of procuring the information for himself. Street addresses are frequently omitted for nationally known firms, located in small towns. Additional elements which the letterhead of a firm should contain, whenever such information may be wanted by the letter's readers, are the telephone number and cable address. Increasingly important in the letterhead when the name of the firm does not indicate the nature of the business, are illustrations of products, trademarks, commercial slogans, and other means of identifying the firm. The firm name, "Bauer and Black, Division of the Kendall Company," has more advertising value when the descriptive identification "Surgical Dressings and Allied Products" accompanies the name.<sup>4</sup>

**YOUR REPRESENTATIVE**

Your letterhead is your impersonal salesman; hence it should represent you or your firm. If your firm is progressive enough to install modern machinery, office devices, store fronts, you cannot retain the same letterhead generation after generation. Modern

<sup>4</sup> Reprinted by permission of Bauer and Black, Division of the Kendall Company, Chicago, Illinois.

art, modern typography, and modern design are as much a characteristic of the present-day letterhead as streamlining is of trains, automobiles, and airplanes. Printing can be modern without being modernistic. Your letterhead will not represent you if it is not appropriate to your business. The same style will not do for steam shovels and baby clothes. The design on any letterhead should be dignified or snappy, strong or delicate, as the business suggests.

### ATTRACTIVENESS

The intangible qualities that make a letterhead artistic, appropriate, and effective are many: dignity, simplicity, neatness, vividness, distinctive designs, and layouts. They are usually the work of artists, printers, and engravers. The tangible results can be attained, however, by the layman through applying three basic principles:

1. Limit content to essential information.
2. Limit space.
3. Simplify design.

*Limit Content to Essential Information* Unless you compare the old-style letterhead with the new-style one, you will not appreciate how much limitation of elements in the letterhead increases the effectiveness of the essential information. The *who*, the *where*, the *what* have a better chance of being seen and remembered if they are not encumbered with a mass of detail.

The pleasing effect of a letterhead trimmed to essentials contrasts with one cluttered with detail as does a Hattie Carnegie window display with one on the lower East Side of New York. Essential elements in the letterhead are now made to stand out by being surrounded with an ample amount of white space, just as are advertising messages of the leading stores in the daily advertisements of metropolitan newspapers.

*Limit Space* Limiting of elements in the letterhead results in limiting the amount of space it consumes on the letter sheet. Letterheads which once consumed one-fourth or one-third of the sheet and encroached on the margins—usually the left-hand margin—with a list of officers, representatives, and salesmen, now consume no more than the top one-fifth of the sheet, or a little more than two inches. Letterheads which occupy more than one-fifth of the sheet seem

intent upon hitting one in the eye. They are top-heavy. Margins are necessary to frame the letter message as a mat frames a picture, and the more ample they are, within reason, the more they call attention to the message.

*Simplify Design* Simplicity of design is better illustrated than talked about. While in general the modern letterhead is "streamlined," it should not be streamlined for organizations such as banks, trust companies, schools, and mortuaries, the success of which depends upon speaking a language of experience, dignity, and conservative policies.

Balance in a letterhead is important. If the left-hand side of the page is heavily weighted with trademark, pictures, and emblems, it seems to "list to port." The placement of the predominant element in the center of the page prevents "listing"; so does the equal distribution of the necessary elements between the right and the left sides. The principle of balance should also control the size of an illustration in the letterhead.

Ornate designs are relics of the past which distract the reader's attention. Simplicity of design gets favorable attention from those whom a progressive firm wishes most to please and hence induces the recipient to read the letter.


Legibility is the most important quality to seek in selecting type faces; appropriateness, the one in selecting styles. The style must be appropriate to the organization and to the other elements of the letterhead and the typewritten material. The objection to script, for instance, is that it speaks the language of the past, it is not easy to read, and it does not harmonize with typewritten messages.

## COLOR

Black letterheads were the rule at the turn of the century and are still standard with law firms, financial and educational institutions, and many long-established department stores. Black reflects dignity and conservatism. Color has increased the effectiveness of letterheads where its use is appropriate. Tests show that two colors give a letterhead more pulling power than one; likewise, they show that three colors have more pulling power than two. The introduction of a fourth color does not increase the effectiveness of a letterhead. Entire letterheads of a brown, blue, or green color that harmonizes with the tint of the paper are also effective.



Producers of letterheads have for at least a decade attempted to take the guess out of the selection of letterheads by applying tests to them for utility and design. One of these is "The Letterhead Clinic," Official Rating Chart of the Whiting-Plover Paper Company, Stevens Point, Wisconsin.<sup>6</sup> Prefacing this analysis chart is the following explanation; the chart is on page 32.


the letterhead clinic

OFFICIAL RATING

A letterhead (for sketch or proof) can not be rated with infallible accuracy without full knowledge of the submitting company's business, background, position in the trade, etc. A further handicap, usually, is lack of information as to how the letterhead is specifically used . . . it may be for general correspondence, restricted to customers, utilized for volume mailings, etc. It will be apparent that such factors might have a bearing on the rating made for you by The Clinic.

This Analysis Chart, however, presents a mathematical opinion of the impression that your letterhead creates in the minds of recipients . . . an important contribution when you realize that those recipients, for the most part, are your valued customers and sought after prospects. So your rating permits you "to see yourself as others see you." It also contains concrete suggestions as to how improvements can be effected and provides a guide to follow for redesign, if necessary.

Through many years of experience, during which thousands of letterheads have been analyzed and rated, The Clinic has determined that a letterhead (for sketch or proof) must receive a MINIMUM rating of 90% in order to be satisfactory. Any score below 90% indicates the necessity for redesign. Those rated at 90% or higher will receive The Clinic's Official Seal of Approval, as illustrated here.


The Clinic believes as do all other authorities, that the use of quality paper for letterheads is absolutely essential . . . that fine paper is as important as correct design and craftsmanship in production.

The Letterhead Clinic will analyze all letterheads, sketches, or proofs submitted, but it does NOT originate, redesign, or produce letterheads, nor can it specifically refer any producer to interested people.

**WHITING-PLOVER PAPER COMPANY • STEVENS POINT, WISCONSIN**

• MANUFACTURERS OF *Germanized* BUSINESS PAPERS •

\* See U. S. for Office



### OLD-STYLE LETTERHEADS AND NEW-STYLE LETTERHEADS

If, as the Chinese say, "a picture is better than ten thousand words," a comparison of two letterheads current a generation ago, or even a decade or more ago, with those now current will make

<sup>6</sup> Reproduced by permission of the Whiting-Plover Paper Company, Stevens Point, Wisconsin.

*the letterhead clinic • the letterhead clinic • the letterhead clinic • the letterhead clinic •*

LETTERHEAD

DATED FOR \_\_\_\_\_

TYPE OF BUSINESS \_\_\_\_\_ DATE \_\_\_\_\_ BY \_\_\_\_\_



*• official rating • official rating • official rating • official rating • official rating •*

1	Does this Letterhead tell who its user is?		
2	Does this Letterhead tell where its user is?		
3	Is the telephone number included?		
4	Does this Letterhead tell what its user is?		
5	Does it adequately describe the company's business or service?		
6	Is it arranged so that the essential facts are logically presented and can be assimilated at a glance?		
7	Is the layout pleasing, attention-compelling, distinctive and in keeping with the company's business, products or service?		

11	Are the colors pleasing, harmonious and intelligently applied?		
12	Is the printing, lithographing or engraving of good quality?		
13	Is the paper of proper weight?		
14	Is the paper of proper quality?		
15	Does the Letterhead compare favorably with the best in the same business?		
SUMMARY			

TOTAL  
POINTS

*the letterhead clinic • the letterhead clinic • the letterhead clinic • the letterhead clinic •*

OFFICIAL RATING  

Total Points  
Divided by  
Number of  
Questions

Fig. 1. Letterhead Clinic.

vivid the old and the new conceptions of letterheads. They contrast in the number of elements in the letterhead, in the amount of space conserved, and in the design and layout. The use of color in the letterheads is not apparent in the reproduction process.<sup>6</sup>

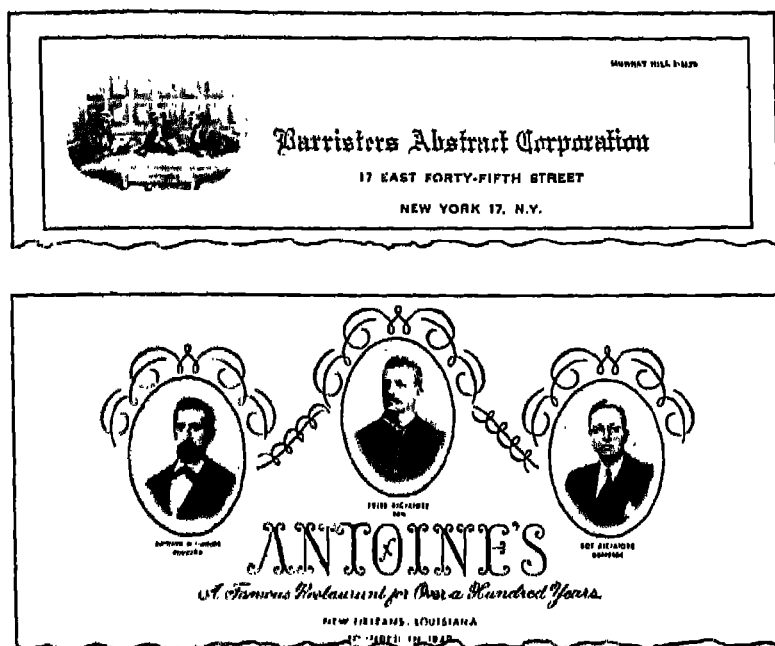


Fig. 2. Old-Style Letterheads.

#### METHODS OF PRODUCING LETTERHEADS

The most common methods of producing letterheads are engraving, printing, and lithographing. Engraved letterheads are used to give a firm prestige. Printed letterheads are much more usual because they are less expensive and because expert printing does produce a good-looking letterhead. Lithographed letterheads are the most common because they are the most economical when stationery on which they are used is bought in large quantities. Lithography in addition to its economy has an affinity for color.

<sup>6</sup> All letterheads reproduced by permission.



**GARDNER  
ADVERTISING COMPANY**

*St. Louis - New York - Louisville*  
1627 LOCUST STREET  
*St. Louis*

PUBLISHERS AND PRINTERS



**CHILTON COMPANY**

EXECUTIVE OFFICES: CHESTNUT AND FIFTY-SIXTH STREETS - PHILADELPHIA - PA.

*UNITED AIR LINES*

GENERAL HEADQUARTERS

UNITED AIR LINES BUILDING CHICAGO 38, ILLINOIS

WHOLESALE DIRECT TO  
DISTRICT MANAGERS AND SALES OFFICE  
46151 N. MICHIGAN STREET  
CHICAGO 38, ILL.  
REGISTERED MAIL 10-10-38

441 NORTH MICHIGAN AVENUE - CHICAGO 11 - ILLINOIS - TELEPHONE SUPERIOR 0100



*Eastern Advertising Office  
820 East 48th Street  
New York City 16 New York  
Murray Hill 2-3033*

Fig. 3. New-Style Letterheads.

## Effective Presentation

### PLACEMENT OF THE LETTER

Proper placement of the body of the letter on the sheet contributes to the attractive appearance of the letter and makes for easy reading.<sup>7</sup> The typist seeks, therefore, in his consideration of the length of the letter, the spacing, the indentations, and the margins to make the letter look like a picture with a mat around it. He places proper emphasis on proportion and design.

From the amount of material in his notebook or on the cylinder of the dictating machine, he can estimate the probable length of the letter. Long ago, the Greeks discovered that the golden oblong is a form pleasing to the eye; today, the typist casts the body of the letter in this form unless it prevents him from keeping typewritten dimensions analogous to those of the letter sheet. To secure symmetry, he places his material so that it is centered a little above the mathematical center of the page, and so that it will give an impression of balance and proportion.

The top and bottom margins of sheets with no letterhead are approximately the same. When the sheet has a letterhead, the margin between the top of the sheet and the first line of the typewritten text of the letter is greater than that between the last line of this same text and the bottom of the page. Both top and bottom margins should be at least an inch and one-half in depth; two inches if possible. The margin at the bottom of the page is usually one and one-half times that of the side margins. The left and the right-hand margins vary with the number of words in the letter, the size of the letter sheet, and the length of the letterhead, but they should never be less than one inch wide, or twelve elite spaces. If the letter is short, the margins should be wide; if it is long, they should be narrow. If the letter is medium, they should be medium in width.

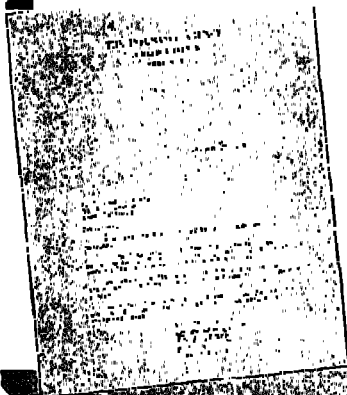
The letters on pages 36 and 37 illustrate how margins are adapted to messages of various length.<sup>8</sup>

<sup>7</sup> For letter placement charts, see Larsen, Freitag, and Koebele, *Stenographers' Reference Manual* (Second edition; Cincinnati, Ohio: South-Western Publishing Company, 1940).

<sup>8</sup> Reproduced from *The Secretary's Guide Book*, by permission of the Royal Typewriter Company, Inc., New York, New York.

## Some Letters are SHORT

How NOT to do it



How to DO it

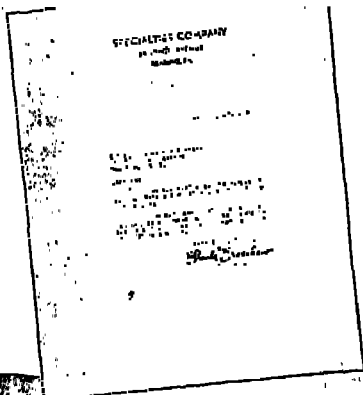
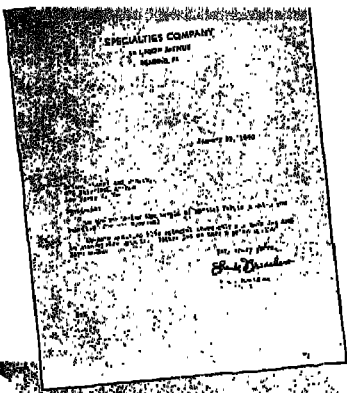


Fig. 4. Layout of Short Letter.

## Some Letters are MEDIUM

How NOT to do it



How to DO it

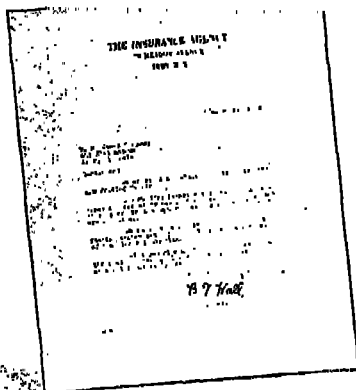


Fig. 5. Layout of Medium-Length Letter.

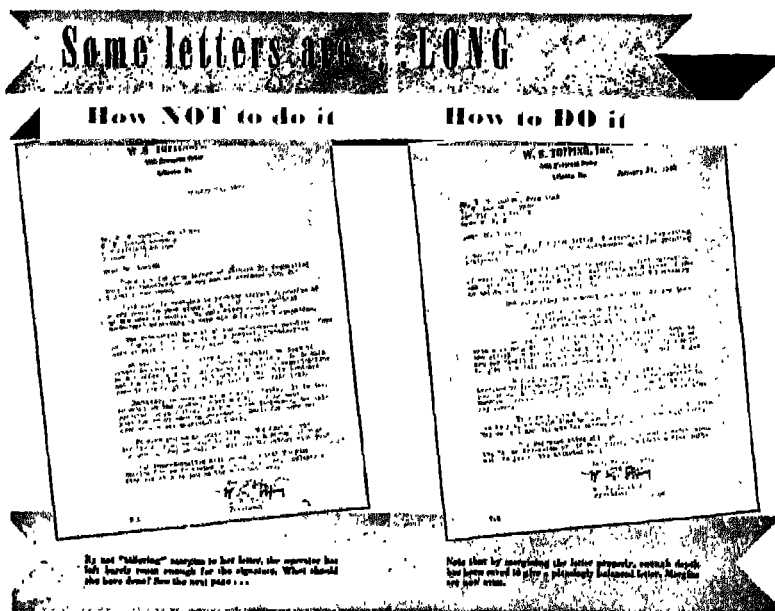


Fig. 6. Layout of Long Letter.

## INDENTATION

There are several forms of indentation used in typing business letters, but only two have won wide acceptance: the block form and the semiblock form.

In the block form, the lines of the heading and inside address are blocked, and paragraph beginnings align with the left-hand margin of the page. The complimentary close ordinarily aligns with the first line of the heading. The signature is blocked with the complimentary close. This form is illustrated on page 38.

Those who use the block form prefer it because it is clean cut and businesslike in appearance and because the strict marginal uniformity saves time for the typist.

In producing the semiblock form the typist follows the block form except for indenting five or ten spaces the beginning of each paragraph. This form is illustrated on page 39. Those who prefer the semiblock form believe that paragraph indentation facilitates easy reading since it follows the conventional usage to which we are accustomed in books, magazines, and newspapers.

## Craftsman Letter Shop

DIRECT MAIL ADVERTISING.....LISTS

Telephone HAR 0142  
1616 Jefferson Avenue  
CHICAGO, ILLINOIS

January 12, 1949

The Uptodate Company  
100 Progress Street  
Modern, Illinois

Attention: Mr. Letter Writer

Gentlemen:

This letter is laid out in block form. Note that each paragraph begins at the margin.

Some writers carry the block form even farther and put the dateline and close also at the left margin. The resulting lopsided appearance keeps that form from becoming popular.

For variety, try paragraph indentation.

Indenting two or three paragraphs in this fashion makes a letter look more interesting.

To make letters look easy to read the three main things to do are:

1. Leave generous margins so that too much reading material does not appear on one page.
2. Keep paragraphs short. A paragraph which runs longer than eight or ten lines looks heavy and hard to read.
3. Break up large blocks of material by frequent paragraphing, by indenting paragraphs, and by listing.

According to your own good judgment, use capital letters, dashes, and underlining for emphasis. DON'T, however, go to extremes.

Yours for better letters,

CRAFTSMAN LETTER SHOP

MAI/ajd

Marshall A. Lawson  
Correspondence Supervisor

Fig. 7. Letter in Block Form.

From the point of view of efficiency, the radical block form has much to recommend it. In following this form the typist puts the heading, the complimentary close, and the signature at the left-hand margin. The resulting lopsided appearance, however, prevents this form from becoming popular.



**LIT BROTHERS** PHILADELPHIA

MARKET - EIGHTH  
FILBERT - SEVENTH

JUNE 1, 1943

MISS MARY STENOGRAPHER  
LIT BROTHERS  
PHILADELPHIA, PENNSYLVANIA

DEAR MISS STENOGRAPHER:

SELLING IS OUR BUSINESS. THOUGH YOU DO NOT MEET OUR CUSTOMERS FACE TO FACE, YOU DO HAVE THE OPPORTUNITY TO SELL OUR STORE BY THE APPEARANCE OF YOUR LETTERS.

THE FOLLOWING RULES HAVE BEEN ESTABLISHED TO GUIDE YOU:

USE A COMBINATION OF THE BLOCK AND INDENTED FORMS. THE BLOCK FORM IS USED FOR THE INSIDE ADDRESS AND THE CLOSING. IN THE BODY OF THE LETTER, THE INDENTED FORM IS USED. EACH PARAGRAPH IS INDENTED TEN SPACES.

PLACE THE DATE BELOW THE LETTERHEAD AND TO THE RIGHT. THE ACTUAL NUMBER OF SPACES FROM THE LETTERHEAD IS GOVERNED BY THE LENGTH OF THE LETTER. TYPE THE NAME OF THE MONTH IN FULL. INDICATE THE DAY OF THE MONTH AND YEAR IN NUMERALS. THE LAST FIGURE OF THE DATE SHOULD MARK THE RIGHT HAND MARGIN OF THE LETTER.

PLACE THE INSIDE ADDRESS AGAINST THE LEFT HAND MARGIN OF THE LETTER FOUR SPACES BELOW THE DATE.

UNLESS OTHERWISE SPECIFIED, USE "VERY TRULY YOURS" AS THE COMPLEMENTARY CLOSE. PLACE IT SO THAT THE LAST LINE OF THE TYPED SIGNATURE OR THE TITLE, WHICHEVER IS LONGER, IS LINED UP WITH THE LAST NUMERAL IN THE DATE. TWO SPACES BELOW THIS, IN BLOCK FORM, TYPE "LIT BROTHERS" IN CAPITAL LETTERS.

ALLOW FOUR SPACES FOR THE WRITER'S SIGNATURE. BELOW APPEARS THE TYPED NAME AND ON THE FOLLOWING LINE THE TITLE OR THE DEPARTMENT OF THE WRITER.

YOUR LETTER IS "LIT BROTHERS" TO THE CUSTOMER.

VERY TRULY YOURS,  
LIT BROTHERS

WHN:B W. H. NANOURED  
STORE SUPERINTENDENT

Fig. 8. Letter in Semiblock Form.

In sales letters, and in other letters the writing of which presents the problem of getting attention, hanging indentation is sometimes used. In this form the beginning of each paragraph is aligned with the margin, but all other lines are indented five spaces. The formal elements—heading, inside address, salutation, close, and signature—conform with the block style. Hanging indentation draws attention, but it requires more space and more of the typist's time than the block or semiblock form. Its novel appearance makes it less suitable for a firm which wants its letters to reflect dignity and conservative-

ness, but it is appropriate for business organizations such as the moving picture industry, which seeks to be the first by whom the new is tried.

The stepped-in form is very conservative and old-fashioned. Each line of the heading and inside address is indented three or five spaces more than the line which precedes it. Paragraph beginnings are indented, and the signature is indented in respect to the complimentary close. Obviously this form is time-consuming for the typist.

The selection of the best indentation form depends, in the final analysis, upon a letter's purpose, tone, content, occasion, or the nature of the organization it represents.

#### SPACING

The general rule for spacing is single spacing within formal elements and paragraphs, double spacing between formal elements and paragraphs. This is shown in the letter on page 38.

If a letter is very short, the body of the letter consisting of only two or three lines, it is permissible to use double spacing. Double spacing does not result in as neat letter appearance as single spacing. Instead of double spacing, the best way to handle a short letter is to increase the margins all around as is shown by the letter on page 36.

#### PUNCTUATION

Two types of punctuation are prevalent at the ends of the lines of the heading, inside address, and signature of business letters: the open form and the closed form.

Open punctuation means that no punctuation mark is used at the end of the line of any of these parts of a letter unless an abbreviation at the end of the line requires a period. Closed punctuation means that the last line of each of these parts is followed by a period while all preceding lines are followed by commas. No punctuation mark, however, follows the long-hand signature. The salutation is followed by a colon, and the complimentary close by a comma in the closed form of punctuation and preferably in the open form. Open punctuation, illustrated in the letter on page 38, is the form more commonly followed.

Both open punctuation and closed punctuation are in good usage.

The first saves some time for the typist; the second is conservative. Consistency in the use of one or the other is the important point, as in the use of indentation.

### THE TYPIST'S RESPONSIBILITY

The person who dictates a letter is responsible for its facts and its general structure. The typist is responsible for capitalization, spelling, punctuation, accuracy of transcription, and appearance. The typist enhances the power of the letter context or nullifies it by the quality of typing. The danger is ignorance or carelessness, but more often carelessness than ignorance. The price paid to produce an attractive page of typewriting is eternal vigilance. The typing should measure up to the quality of the paper used and its letterhead. If the firm has standardized its letters by adopting the block form, the stepped-in form, the semiblock form, or the hanging-indentation form, the intensity of desire to be letter-perfect and the continuity of effort to obtain perfection in typing decide the ultimate quality of the letter. To ensure that the text of the letter appears to the best advantage, the typist should avoid such bad practices as the following:

1. Crowding the bottom of the page.
2. Crowding the margins.
3. Make length of lines unduly irregular, which results in a jagged appearance at the right-hand margin.
4. Dividing words improperly at the end of the lines, without regard for syllabication or appearance.
5. Indenting one paragraph more or less than another.
6. Using the blocked or indented form inconsistently.
7. Spacing between lines or between paragraphs inconsistently.
8. Using two or more incongruous styles of type.
9. Making strike-overs.
10. Smudging the paper by careless handling of carbons.
11. Using unclean type keys.
12. Striking keys with an irregular touch.
13. Using worn type keys.
14. Using worn-out ribbons.
15. Making corrections with pen or pencil.
16. Spacing irregularly between words and letters.
17. Careless erasing of typographical errors.
18. Producing poor alignment of capital letters and small letters.

## Parts of the Letter

### TYPED HEADINGS

*Purpose* The typed letterhead is employed when the letterhead does not have an engraved, printed, or lithographed letterhead. Its purpose is to give the writer's complete mailing address, to facilitate reply, and to give the date on which the letter is written.

*Content* The writer's address consists of detail of street or avenue number, name of street, city, state, and nation (for foreign mail). It proceeds from the most specific detail to the most inclusive. In small towns, the post office box number is the equivalent of the street address; in rural communities, the rural route number.

The date should show the month, day, and year, in the order mentioned with the month written out, and the day of the month indicated in numerals. After the date no "st," "d," "nd," "rd," and "th" are necessary.

*Arrangement* The heading consists usually of three lines. The first contains the street address; the second, the names of the city and the state with a comma separating the two; and the third, the date. Example:

348 Edward Avenue  
Jackson, Michigan  
July 12, 19\_\_

A post office address or institution is equivalent to a street address. Examples:

Post Office Box 436  
University, Alabama  
January 30, 19\_\_

McCormack Hospital  
Pasadena, California  
October 15, 19\_\_

The use of the office number in an office building facilitates mail delivery. When the name of a building, institution, or organization is used in an address, it precedes the street address. Example:

The National Arts Club  
15 Gramercy Park  
New York 3, New York  
April 25, 19\_\_

A writer living in a small town more often than not omits the number and the name of the street and uses two lines only in his heading. Example:

Oakland, Illinois  
January 25, 19\_\_

The first line of the heading is placed at least an inch and one-half below the top of the page or as much lower as is necessary in order to place a short letter or a medium-length letter in the center of the page. The typist should begin the first line to the right of the vertical center of the page if by so doing he will not permit the longest line to extend beyond the right-hand margin of the letter. The first line sometimes begins at the vertical center. The heading may also occupy the middle of the page, at least one and one-half inches from the top; the distance depends upon the length of the letter. The lines of the heading will be in block form or stepped-in form according to the type of indentation which is standard practice for the individual or the firm. Single spacing should be used within the heading.

*Date* When engraved, printed, or lithographed letterheads are used, the date is placed at least three lines below the letterhead in the middle of the page or to the right. It should not be placed close enough to the letterhead to seem to be a part of it. It is a part of the letter and *not* a part of the letterhead. If placed on the right, the last figure of the date marks the right-hand margin of the body of the letter.

Month, day, and year are usually written as one line, as "October 27, 1948," but the following date forms are sometimes used at the right of the page with processed letterheads:

March	December
Fifth	Fifteenth
19__	19__

Although a date line at the end of a letter is good usage in social correspondence, its use in that position is not approved in business letters. The date near the top of the letter makes for ease in filing. Some firms use the logical order of day, month, and year, in which case no punctuation is used within or after the date line. Example:

25 May 19\_\_

*Abbreviations* Correct business-letter form does not, in general, sanction abbreviations in headings. Accordingly, names of streets, cities, and states, numbers of streets and avenues, up to and including ten, are not abbreviated. Correct business-letter form does, however, permit abbreviations under the following circumstances:

1. When the use of an abbreviation is necessary in order to prevent a line from encroaching upon the right-hand margin, the following words are abbreviated:

- a. Words designating street directions (North, South, East, and West are written N., S., E., and W.). Example:

3000 N. Winnibicoshish Street

- b. Generic names for thoroughfares (street, avenue, and boulevard) are written St., Ave., and Blvd. Example:

1500 W. Sunset Blvd.

- c. Words designating areas of a city (northwest, northeast, southwest, southeast) are written N.W., N.E., S.W., S.E. Examples:

810 S.W. Tenth Avenue  
Minneapolis, Minnesota

810 Tenth Avenue, S.W.  
Rochester, Minnesota

- d. Names of states.

2. When the official name of a building or an institution includes an abbreviation. Examples:

Mary Hopkins Bldg. Trust Co.  
Stop & Shop, Inc.

3. When the writer's address is in the nation's capital, the abbreviation D.C. is used.

1300 Pennsylvania Ave.  
Washington, D.C.

*Numerical Names of Thoroughfares* The numerical name of a street or an avenue should be written in full when a single word can express it, and preferably in figures when two words are necessary to express it. Figures are obligatory when three words are required to express it. Examples:

345 Fifth Avenue  
345 West 55 Street  
345 East 110 Street

The preferred practice is to omit "st," "d," "nd," "th," or "rd," after numerical street or avenue names. When used, these forms should not be followed by a period. Example:

144 North 112th Street.

To differentiate between a house number and a numerical name of a street, two spaces are employed preferably, or a comma. Example:

222 109 Street

222, 109 Street

A corner address is sometimes indicated by the names of the intersecting thoroughfares. This practice is inadvisable except with well-known buildings and institutions. Example:

Rosenfield's

Corner Main and Third Streets

Daton Rouge, Louisiana

#### INSIDE ADDRESS

*Purpose* The inside address serves a variety of purposes: to supply information necessary in addressing the envelope; to put the name on the carbon copy which is retained for filing; to supply the address in window envelopes; to help a letter to reach its intended destination, in case the envelope address is destroyed or becomes illegible or the letter is placed in the wrong envelope; and to secure the personal touch which is desired in commercial correspondence.

*Content* The address of a business letter consists of the receiver's name and the place to which it is directed. If the letter is for a person in a private capacity, the inside address does not include his official position. If the letter is intended for a person as a representative of a firm, his official position and the name and address of the organization are used. Example:

Mrs. John Smith, President

Folk Department Store

140 West Main Street

Barree, Wisconsin

In addressing an individual, one can make no more inexcusable mistake than to misspell the name, to use the wrong initials, or title,

whether it be Mrs., Miss, Mr., Dr., Honorable, Reverend, Professor, or anything else. If a man signs himself J. Sterling Johnson, one may infer that he does not like to see his name as J. S. Johnson. If a woman's marital status is not known, neither "Miss" nor "Mrs." should be used before her name. If a woman is married, she is addressed by her husband's name; if she is a widow, by her own first name and husband's last name. Examples:

*Marital status unknown:*  
Alice Moss  
12 Norton Street  
Indianapolis 5, Indiana

*Married:*  
Mrs. John Hart  
60 South Broadway  
Los Angeles 5, California

*Unmarried:*  
Miss Rema Hall  
12 Plum Street  
Des Moines 8, Iowa

The inside address of a letter to an organization should use the name as it appears in the organization's letterhead. Unless an abbreviation is used in the name on the letterhead, it should not be used in the inside address. If "The" is a part of the firm name, such as "The National City Bank," it should never be omitted. When addressing men associated in a partnership, "Messrs." is used. It is just as wrong to omit this when addressing a firm, such as White and Palmer, as it would be to omit "Mr." when writing to Mr. A. B. White. Example:

Messrs. White and Palmer.

To facilitate prompt and correct delivery, details of the inside address—number, street, city, and zone—should be complete even for well-known persons and companies. The only exceptions are well-known persons or firms in small towns. The order of detail of the inside address is from the specific item to the inclusive one: number, street, city, zone, and state.

Zoning was introduced during World War II and by 1943 was being used in 175 cities. Mail that includes the zone number is sorted by the first clerk who handles it, and is routed to the correct delivery area of a city. How much the use of the zone number speeds mail is suggested by the fact that in Cleveland, for instance, there



were 3,700 separations in 1943 which a postal clerk had to memorize before he could sort mail expertly. Now any postal clerk can sort the mail that carries a zone number. That which does not have a zone number is put aside for an expert to sort. These facts make it apparent that we expedite the delivery of a letter and hence help both the post office and ourselves by including the zone number in the address.

The fact that the inside address is repeated on the envelope necessitates its being complete and wholly legible. Its number of lines vary with the length of the firm's name and with the length of the official title of the person addressed. Three lines are standard practice; four lines are used if the title is long, or if the address includes the name of a person and of an organization or a firm name and a department; and five are used if the official title requires more than one line. When the letter is addressed to an individual, the first line consists of the name of the recipient and his title; the second, of the street address or post office box number; and the third, of the name of the city and state.

The inside address needs four lines if the official position requires a line or if both the name of a person and the organization he represents are given. Example:

Mr. Garrett Baker, Cashier  
Busey's First National Bank  
201 West Main Street  
Urbana, Illinois

If a line of the inside address, in spite of permissible abbreviations, is so long that it disturbs the balance of the unit, it is carried over to the next line. In this case, the second line is indented five spaces or the same amount as the paragraphs, if they are indented. Example:

Dr. Leslie Aults Bryan  
Director of Institute of  
Aeronautics  
University of Illinois  
Urbana, Illinois

*Arrangement* The first line of the inside address in both forms of indentation, block and stepped-in, begins flush with whatever margin the typist establishes for the letter. The line should be at least two

spaces below the date line, or six or eight below the date line if the letter is short. Succeeding lines are single-spaced. No line of the inside address, however, should extend beyond the middle of the page.

*Variation.* In personal correspondence and in letters of a business nature to government officials, to members of Congress, and to clergymen, the inside address is placed sometimes in the lower left-hand part of the page. The first line of the inside address is placed from two to five spaces below the last detail of the signature, depending upon the space between the signature and the bottom of the page.

The placement of the inside address in the lower left-hand portion of the letter makes letters to governmental officials more formal and to friends and acquaintances more personal, depending upon the nature of the salutation. Such salutations as "Sir," "My dear Sir," or "My dear Madam," when not preceded by a name and address, are extremely formal; whereas such a salutation as "Dear John," similarly isolated, appears very personal. In the former case, every detail which gives formality—titles given in full, absence of abbreviations, formal salutation, and complimentary close—is punctiliously observed. A list of the correct forms of formal address is given in Appendix v.

*Special Address Forms* Everyday business letters are usually addressed to the company rather than to an individual. If, however, the writer wants his letter to reach an individual in a company and hence secure a personal contact, he may insert the special address known as the "attention line." The line is not, however, a part of the letter. The letter should still be addressed to the company and not to the person designated. It may take one of many positions, as shown in the following examples, but the position most commonly used is two spaces below the last line of the inside address and two spaces above the salutation. Some firms abbreviate "Attention," and others underline the entire clause. Examples:

The John Doe Company  
140 Michigan Street  
Ann Arbor, Michigan

Attention: Mr. John Doe, President

Gentlemen:

The John Doe Company  
130 Michigan Street  
Ann Arbor, Michigan  
Attention of Mr. John Doe, President  
Gentlemen:

L. F. Grammes and Sons  
Allentown  
Pennsylvania  
Mr. H. A. Grammes--Please  
Gentlemen:

If the name of the person to whom the letter is directed is unknown, he may be designated by his official title. Example:

L. F. Grammes and Sons  
Allentown  
Pennsylvania  
Attention of General Manager

Because personnel changes while functions continue in 95 per cent of the cases, according to a recent survey, people usually will do well to address the position rather than the individual.

*Reference Line* The reference line is a part of the letter and hence should not be placed on the same line as the salutation. Example:

The John Doe Company  
130 Michigan Avenue  
Ann Arbor, Michigan  
Gentlemen:

Re: The modern letter form

If the letter has both an attention line and a reference line, the typist should begin the reference line two spaces after the colon, the punctuation following the salutation. He thus places it immediately below the name in the attention line.

Commercial Bank  
78 E. University Avenue  
Champaign, Illinois  
Attention: Mr. John Smith, Personnel Manager  
Gentlemen:

Re: The modern letter form

The reference line may be centered if there is no attention line in the letter. If it is long, it may be spaced so that it will reach the right-hand margin. Example:

Commercial Bank  
78 E. University Avenue  
Champaign, Ill.

Gentlemen:

Re: Suggestions for Improving Letter Appearance.

*"In Care of" Notation* When it is necessary to send mail to one person through another or through a firm, the writer uses "In care of" or "c/o" before the name of the intermediary. The second is preferred because it is shorter than the first and hence permits better balance of lines. The "c/o" should be used in connection with an organization when the recipient is not a member or an employee of the organization. The per cent sign, "%," in place of "c/o" is not good usage. Examples:

Mr. Morgan Brown  
c/o Mr. Richard Roe  
642 West Sixth Street  
Barre, Vermont

Mr. W. A. Smith  
c/o The James Dun Company  
Roxbury, Massachusetts

*Personal Notation* If a letter directed to a person at his business address is of a personal or of a confidential nature, the word "Personal" should be placed in the lower left-hand corner of the envelope and at the top of the letter starting at the left-hand margin on the date line.

## SALUTATION

*Purpose* The salutation, or greeting, of the business letter corresponds to the "Good morning" or "How do you do?" of the personal meeting. It should be one which is appropriate to the relation existing between the writer and the person addressed.

*Content* Arranged in order of decreasing formality, the proper salutations for men and women are:

Sir:  
My dear Sir:  
Dear Sir:  
My dear Mr. Blank:  
Dear Mr. Blank:  
My dear Blank:  
Dear Blank:  
My dear John:  
Dear John:

Madam:  
My dear Madam:  
Dear Madam:  
My dear Mrs. Brown:  
Dear Mrs. Brown:  
My dear Janet:  
Dear Janet:

"Gentlemen" is the form of salutation ordinarily used when the letter is addressed to a company, a corporation, a committee, or a firm composed of both men and women. "Dear Sirs" is no longer used much except in correspondence of banks, law firms, and other conservative organizations. "Ladies" is the correct salutation for a company composed of women. It is replacing "Mesdames." "Dear Miss Blank" and "Dear Mr. Brown," forms representing a medium degree of informality, are those used most commonly in business. Their use is in keeping with the movement to personalize business letters. The salutation is always in harmony with the name in the inside address. A letter addressed to "Webster, Brown, and Stone, Inc.," should not have the salutation "Dear Sir"; one addressed to "Arthur B. Jones, General Manager, Webster, Brown, and Stone," should not be addressed "Gentlemen."

**Arrangement** The salutation is begun at the left margin, two spaces below the inside address. The first word of the salutation is always capitalized. "Dear" is capitalized only when used as the first word of the salutation. A colon is invariably used after the salutation; current practice forbids the use of the dash accompanying it. Neither the comma nor the semicolon is permissible.

**Abbreviations** The only abbreviations correctly used in the salutations are "Mr.," "Mrs.," and "Dr.," such forms as "Dear Prof. Nicholson," "My dear Pres. Williams" should never be used. The correspondence of most good firms does not show these forms: "Dear Friend," "My dear Friend," "Dear Miss," "Mrs. Stephens," and "Gents."

**Omission** A few business firms omit the salutation on the ground that it is absurd to give the most important position in a letter to something more or less meaningless. Most firms object to its omission, holding that it suggests lack of courtesy or that it "departs somewhat from the formal tone" that is basic to the best letter

writing. Many form letters use phrases to occupy the space usually taken by the inside address with the result that the reader does not miss the salutation as long as the space is filled. The result is such messages as:

It Pays  
to Pay Cash!

Value, not Price  
is What Counts

We Deliver  
on Time

### COMPLIMENTARY CLOSE

Purpose The complimentary close of letters corresponds to the "Good-bye" of the personal parting and serves to create a final friendly impression. It is customary courtesy, noticeable only when it is omitted or when it is eccentric.

Content The usual forms in commercial correspondence are:

Impersonal, and hence used more frequently than other forms of close.

Yours truly,  
Yours very truly,  
Very truly yours,

Friendly, and hence used to indicate a personal relation to the person addressed.

Yours sincerely,  
Sincerely yours,  
Cordially,  
Cordially yours,  
Faithfully yours,

Formal, and hence used only when addressing persons commanding respect.

Respectfully,  
Yours respectfully,  
Respectfully yours,

Novel, and therefore used in special cases such as in collection efforts and sales.

Persistently yours,  
Yours for progress,  
Yours for more profits,  
Yours with appreciation,

Principles The principles used in selecting the close are:

1. That it shall be consistent with the relations existing between the writer and the reader.
2. That it shall be consistent with the salutation. For example, "Yours very cordially" is far from consistent with the salutation "Sir."
3. That it shall be appropriate to the tone and to the idea of the letter.
4. That, if novel, it shall be in good taste.

"Yours" as a complimentary close is curt, "Y'rs" and "Resp'y" are discourteous. "Respectively" is not to be used for "Respectfully." "And oblige," "I beg to remain," etc., whether a part of the complimentary close or of the last line of the letter, are considered old-fashioned and hackneyed. They have no place in the modern business world. Likewise, avoid participial endings, such as the following:

Trusting this adjustment will be satisfactory, I  
remain,

Yours truly,

Hoping this meets your approval, we remain,  
Yours truly,

The participial construction is weak and hence should not be used at the end of a letter, which is a position of emphasis.

*Arrangement* The first word of the complimentary close usually begins nearly in the center of the page or slightly to its right and two spaces below the body of the letter. The end of the complimentary close should never extend beyond the right-hand margin. Letters which show the complimentary close at the left-hand margin are infrequent. This position is sometimes explained on the grounds of economy in typing or of novelty, but it gives the letter an unbalanced appearance. The beginning word only is capitalized, and a comma always follows the last word.

#### SIGNATURE

*Significance of the Manner of Signature* The signature designates the writer or the company he represents, or both. Besides being a customary part of the letter, the manner of signature indicates the responsibility for the statements in the letter. Placement of the firm name first suggests that the firm is responsible for what is said in the letter. Placement of the individual's name first suggests that he is responsible for his statements. These terms should not be given legal interpretation. If the writer assumes a responsibility for statements for which the organization takes no responsibility, he should indicate this fact in the text of the letter. If he omits the firm name before his signature, even though it appears in the letterhead, he suggests that he takes responsibility for statements.

**Elements** The elements of the signature unit are: personal signature of the writer, his name typed below it, his official position or department, and the name of the firm which he represents. If the last three elements are in the letterhead, only the writer's personal signature is used.

**Arrangement** The signature group is usually placed two spaces below the complimentary close. If the letter style is block or semi-block, the elements of the signature are blocked; if indented, they are indented, each line beginning five spaces to the right of the beginning of the one above it. Because of the variety in length both of firm names and of individual names, judgment must be used to determine a pleasing arrangement of the various lines. For example, the complimentary close may begin slightly to the left of the center of the page so that the longest line of the signature group will not extend beyond the right margin.

The following examples show the most common types of signatures used in business:

### 1. *For a Man*

[Block form]  
Sincerely yours,  
*Frank M. Fletcher*  
Frank M. Fletcher

[Indented]  
Sincerely yours,  
*Frank M. Fletcher*  
Frank M. Fletcher

### 2. *For a Woman*

[Unmarried]  
Sincerely yours,  
*Mary Jane Lee*  
(Miss) Mary Jane Lee

[Married]  
Sincerely yours,  
*Ruby Starr Hatch*  
Ruby Starr Hatch  
(Mrs. James E. Hatch)

[Widowed]  
Very truly yours,  
*Martha Baker East*  
Martha Baker East  
(Mrs. John W. East)

[Divorced, using husband's surname]  
Cordially yours,  
*Helen Willis Pink*  
(Mrs.) Helen Willis Pink

### 3. *For a Person Who Has a Title or Position in an Organization*

Yours truly,  
*Martin Van Buren*  
Martin Van Buren  
Advertising Manager

Fraternally yours,  
*Bonnie Lee Post*  
(Miss) Bonnie Lee Post  
Province Secretary



#### 4. For a Signature Which Includes Both a Company and an Individual Name

[Corporate responsibility]  
Very truly yours,  
SWIFT & COMPANY  
*Marshall A. Law*  
Marshall A. Law  
Correspondence Supervisor

[Individual responsibility]  
Respectfully yours,  
*Clarence E. Wolfinger*  
Clarence E. Wolfinger  
Credit Manager  
Lit Brothers

The handwritten signature (printed above in italics) places the responsibility for the contents of the letters; the typewritten elements indicate the manner of addressing the reply and ensure the proper spelling of the name when the handwriting is illegible.

*Directions for Typing* The directions for spacing the elements of the signature group are as follows: In order to allow room for the penned signature, the typist customarily leaves three or four spaces between the complimentary close and the typed signature. Single spacing is observed in the rest of the group. In the corporation signature, the name of the company is typed in capitals two spaces below the complimentary close and the company official's name three or four spaces below the company name.

If the writer's name is typed at the left-hand margin in place of his initials, followed by those of the typist or stenographer, it need not be typed as a part of the signature unit.

*Substitute Signatures* Secretaries or stenographers who sign letters in the absence of the dictator also observe one of the two practices indicated below:

Very truly yours,  
XENOPHONE, INC.  
R. J. Scothorn  
C. W.  
R. J. Scothorn  
Sales Manager

Sincerely yours,  
THE CELOTEX COMPANY  
*Helen L. Knight*  
(Miss) Helen L. Knight  
Secretary to T. C. Cash  
President

*Objectionable Practices* Certain objectionable practices in connection with the signature are still to be found in much business correspondence:

1. Indication of the place for a signature by a dotted line.
2. Variations of signature such as A. B. Jones, Arthur B. Jones, in succeeding letters.

3. Illegible handwriting.
4. Extension of the signature beyond the right-hand margin.
5. Use of a rubber stamp to sign letters.
6. Employment of phrases showing that the writer did not see the letter after the letter was transcribed, such as "Dictated but not read."
7. Prefixing of titles to the name, except "Miss" or "Mrs."
8. Use of "per" for "by."
9. Crowding of the signature to the bottom of the page.
10. Prefixing a title or official position to a pen-written signature.
11. Indicating a degree after a pen-written signature.
12. Printing the pen-written signature.
13. Typing "signed" before the pen-written signature.
14. Writing the pen-written signature at an angle to the typed signature.

#### DICTATION SYMBOLS

Dictation symbols consist of the initials of the dictator and the transcriber, with those of the dictator first. They should be separated by a colon, hyphen, or diagonal line—preferably a colon: "WJS:CN," "RP:pv." (Periods after each letter of dictator or typist's initials may be omitted.)

These symbols are usually on the same line as the last line of the signature and flush with the left-hand margin. Some firms, however, place them two spaces below. When the letter is dictated by one person and signed by another, initials of both should appear in the symbols in the following order: signer, dictator, transcriber.

G.M.N.: A.C.M.: 1m      or      G.M.N.:A.C.M.:1m

#### ENCLOSURES.

Enclosures are indicated below these dictation symbols flush with the left-hand margin with a figure indicating the number of pieces enclosed:

CHB:10  
Encl. 2

### The Envelope

#### ENVELOPE ADDRESS

The address on the envelope should, of course, always be correct, complete, and legible, to facilitate the handling of mail. The follow-

ing quotation is from a paper read before a meeting of the Direct Mail Advertising Association:

More than 20,000,000 letters reach the dead letter office each year because they are so incorrectly and improperly addressed that they cannot be delivered to the address nor returned to the sender.

These letters last year contained checks, money orders, and currency of the face value of more than a million dollars. But that is not all. The losses to business men because of failure to address these letters properly must be incalculable.

*Content* In content, indentation, and punctuation, the envelope address is identical with the inside address. It is single-spaced if it has four or more lines; double-spaced, if it has two or three lines. The Post Office Department favors the double-spaced address for easy readability.

*Arrangement on the Envelope* To give the block unit of the address a pleasing appearance—to balance it on the envelope—place the full address slightly to the right with the first line immediately below the horizontal center of the envelope. The right-hand margin should be approximately two-thirds as wide as the left-hand margin. See the example on page 58.

*Special Instructions* Special instructions such as

AIR MAIL  
SPECIAL DELIVERY  
SPECIAL DELIVERY - AIR MAIL      or  
REGISTERED

should appear in capital letters above the address in the upper right-hand quarter of the envelope. Enough space—usually at least  $1\frac{1}{2}$  inches between the top of the envelope and these instructions—should be left for the stamps and postmarks.

Air mail, special delivery, and registered letters should be so indicated even though the air mail or the special delivery stamp is used. The Post Office Department has approved air mail envelopes of special designs to assure their immediate segregation in the mail; hence these special envelopes should be used for air mail only.

Instructions such as "Attention of Mr. C. E. Black," "Please Forward," "Personal," or "Hold for Arrival," belong in the lower left-hand corner of the envelope. The words "General Delivery," to be used when a person calls for mail because he has no permanent

address, occupy the space of the street address or the post office box number for which they are a substitute.

### BUSINESS REPLY ENVELOPES

Business reply envelopes, both for regular and for air mail, are also approved by the Post Office Department and contain all the information necessary to carry a reply to the sender of the letter which enclosed the business reply envelope.

<p>Frank L. Swanson 1440 Spring Street Altoona, Pa.</p>	<p><b>SPECIAL DELIVERY</b></p> <p>Brown Manufacturing Company 332 Adams Street Buffalo 22, New York</p> <p>Attention: Mr. C. E. Black</p>
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<p><b>BUSINESS REPLY ENVELOPE</b> No Postage Stamp Necessary if Mailed in The United States</p>		<p><b>FIRST CLASS</b> PERMIT No. 41 (Sec. 510, F.L.A.R.) Fort Myers, Fla.</p>
<p><b>VIA AIR MAIL</b></p> <p>6c.-POSTAGE WILL BE PAID BY—</p> <p><i>Flamingo Flower Farms</i> P. O. BOX 1988 FORT MYERS, FLORIDA</p>		<p>Dept. N</p>

Fig. 9. Above, Envelope with Typewritten Address.  
Below, Business Reply Envelope.

**RETURN ADDRESS**

A return card giving the name and address of the person or organization responsible for the letter is as much standard practice as the name and address of the intended recipient. Its purpose is to inform the Post Office where to return undeliverable mail, the extent of which was indicated on page 57. This address should be identical with that in the printed letterhead or the typed heading. It needs the same quality of completeness. Its preferred form is the block form, single-spaced; however, the inverted pyramid is also used. Examples:

C. E. Evans  
326 Mart St.  
Harrison, Mo.

James C. Vandermark  
1444 Main St.  
Ames, Pa.

The return address usually appears in the upper left-hand corner of numbers 6%, 9, and 10 envelopes, and upon the inside flap of the No. 6 baronial size.

Most business firms and organizations have envelopes with return cards in the upper left-hand corner, reproduced by the same process as is used in the letterhead. In the matched sets, the letterhead is reproduced in miniature, in which case it consists of the same ornamental scheme, trademark, or short commercial slogan. Good taste requires the same conservatism in the size of the design and the amount of color used as is recommended for letterheads. However, the return card of hotels, clubs, and schools, used for advertising or identification purposes, does not ensure the return of mail. The name of the sender must also be included.

Envelopes with the printed message "After — days return to" are not used so much as formerly. The adequate return card assures the return of first-class mail. The typewritten titles of women in the return card are the same as those in the typed signature. A doctor usually places "M.D." after his name instead of using the abbreviation "Dr." before it, as in "C. E. Moses, M. D." For an example of a typewritten return card, please refer to page 58.

When many advertising and sales messages appear in the space below the return address, and at the left of the name and address, they give the recipient a feeling that the envelope is being overworked, and this impression is likely to cheapen the firm in his eyes.

The Post Office Department prescribes that 3½ inches of clear space be left at the right-hand end of the envelope.

Firms which make their letters advertise for them purchase envelopes suited to the dimensions of the letter sheet.

<i>Kind of Letter</i>	<i>Envelope No.</i>	<i>Envelope Size</i>
8½ x 11 sheets	No. 6½ (business size)	3½ x 6½ in.
	or No. 10 (official size)	4½ x 9½ in.
Window envelopes for two-fold sheets		
7½ x 10 in.      }	No. 9	3½ x 8½ in.
7½ x 10½ in.    }	No. 7½	3½ x 7½ in.
7 x 10 in.       }		
Baronial sheets	Baronial envelope	5 x 6 in.
5½ x 5½ in.	No. 6	

#### FOLDING AND INSERTION OF LETTER SHEET

*Purpose* Proper folding of letter sheets takes into account the fact that the sender seeks the fewest possible movements to fold and to insert the sheets in the envelope, while the recipient desires the fewest possible movements to extract and unfold the letter to read. Unusual methods of folding are likely to interfere with the effective communication of the letter's message because they cause the addressee inconvenience and hence irritate him.

*Procedure* The procedure in folding and inserting the 8½ by 11 inch sheet into a No. 6½ standard business size envelope is as follows:

1. Place the letter sheet face up, on your desk.
2. Fold the sheet up from the bottom to a point one-quarter or one-half inch from the top edge so that bottom and top edges are parallel, and crease the fold.
3. Fold from right to left one-third the width of the sheet, and crease the fold.
4. Fold the left-hand edges to the right until they are within one-quarter of an inch of the right-hand fold, and crease the fold. If a letter contains an enclosure, it should be placed in the fold.
5. Take the letter in your right hand, free edge up, and insert it in the envelope held in your left hand, address side away from you, and flap open to the right.

The procedure of folding the 8½ by 11 sheet so that the No. 10 envelope (4½ x 9½) can be used and of folding the two-fold sheets so that the No. 9 can be used is as follows:

1. Place the letter sheet face up, upon the desk.
2. Fold the bottom third of the sheet toward the top so that bottom and top edges are parallel.
3. Fold the top toward you, not quite one-third of the sheet, so that the top edge is parallel with the first crease.
4. Take the letter in your right hand with last crease at left, free edge toward the right, and insert it in the envelope held in your left hand, address side away from you, flap open to the right.

The procedure for folding a 5½ by 8½ inch sheet to fit into the baronial size envelope and for inserting it is:

1. Place the letter with face up, on a flat surface.
2. Fold the bottom edge upward until it touches the top edge, and crease the fold.
3. Fold the right edge over until it touches the left edge, and crease the fold.
4. Insert the letter so that the last fold touches the bottom of the envelope, with the two halves of the first fold (the horizontal fold) at the right side of the envelope, with the flap up.

The procedure for folding a letter sheet to be accommodated by a window envelope is as follows:

1. Place the sheet face up.
2. Fold the top third of the sheet backward and the bottom third of the sheet forward.
3. Take the letter in your right hand with the second crease to the left and insert letter in the envelope held in your left hand, window side downward and flap open at the right.

## Class Projects

1. Write three paragraphs, using in each of them a different form of indentation—the “semiblock,” “block,” and “hanging indentation” form. Two advantages and two disadvantages of the style illustrated will be the subject matter of the paragraphs.
2. a. Using your own address, write a heading in both open and closed style. Also write the inside address for a letter to your instructor in these two styles. Indicate by an “X” which of these two styles you intend to adopt for your work in this course.

- b. The law partners W. M. Finch and O. C. Lickley are located in The Metropolitan Building (Suite 609) on 14529 Wilshire Boulevard, Los Angeles 10, California. Write the inside address.
- c. Write a typed signature for Mrs. Alexander A. Braniff, who was Mary Ellen Schalk before her marriage.
3. Write an inside address with appropriate salutation and complimentary close for the following: Governor, Senator, Congressman, Bishop, Minister, College Dean, and Professor.
4. a. Address a No. 10 envelope to your doctor and mark it "Personal." Fold and insert in it properly an 8½" x 11" sheet, indicating top of typed side.
- b. Address a No. 6½ envelope to the mayor of your city, placing in it a standard sheet folded properly, indicating top of typed side.
5. Edit the following for mechanics only:
  - a. Mary's son-in-law dr J B Brown DD from Charlestown (W Va) will come Easter morning—April 10—on the 11:30 a.m. train the Green Diamond.
  - b. Wrote Mr. Jones—I'll bring \$450 640.50 in US Steel 1955s yielding 5% and/or General Motors 3s.
  - c. I was born May 2nd 1909 at 180 44th st but on the 14th of April 1911 we moved to 650 145th st.
6. Select five to ten letterheads (as the instructor directs) from letters you have received or from business houses with which you may be acquainted and rate them according to the Letter Rating Chart on page 32. Try to obtain variety in your examples as to color, texture, size, and type of business represented. Prepare your answers in good form to hand in after class discussion.

## Letter Problems

1. You are the correspondence supervisor for a large mail order house. In order to train your letter writers in all your branch offices you have prepared a manual which includes sample letters showing the form to be followed in standard, baronial, and half-sheet letterheads. Set up the model letter for the standard sheet in block form using one-inch side margins and five paragraphs. Your subject matter will be your instructions and explanations about the form for attention line, salutation, and stenographer's initials. Use a corporation signature, with your own name included. Supply an inside address of your own choice.
2. Put in good letter form the following material. Do not recast the sentences.



Nov 24th 1945

Bartlow Sales Co inc  
809 S 5th St NW  
Monticello 5 Ohio

Att L M Smith sales mgr

My Dear Sir:—

If you felt sure that Acme Frozen Foods would sell rapidly you'd stock up wouldn't you? Mrs. J. W. Brown of Monticello evidently feels that they would, for in a letter just received she says—I do wish you would induce the Bartlow Company to stock your Acme Frozen Foods. The Magazine articles that I have read and those wonderful "ads" of yours make me want to have your delicious fresh foods all year and I am not alone in thinking that the Bartlow Co would be the best outlet in Monticello.—

Of course Mrs. Brown is selfish in her desire for a convenient way to buy Acme Frozen Foods. But her selfishness is an asset to you. After J. C. Colvin of Metamora (W.V.A.) yielded to his customer's request and put in Acme he soon found that he was paying his store rent with the profits derived from the sale of two sixty cent items—peas and lima beans. In addition to the salability of the food the storage unit has the following points in which you will be interested—a, its up to the minute chrome finish will not rust b. it is 4 feet wide, 8' long and 36" high. It costs \$125 f o b Kenosha, Wis. and has a money back guarantee.

An article in the Aug 1944 issue of the Reader's Digest—Fresh food in February—by J.R. Beach, Ph. D., Head of the chemistry dept, Univ. of Ill, not only explains the new, quick-freezing method used by Acme but also disusses the increased vitamins left in food. An increase of forty-eight per cent in sales last year will indicate to you the interest of the public.

To help you get the maximum sales we furnish you free each month new counter display advertisements and window stickers. We also have a plan to send you two free mats to use in your newspaper advertising and we will pay for two four inch ads each month. These may be incorporated into your regular ads or you may run them separately. Send the enclosed postcard for our 24 pp. booklet—Feeding the Public—which describes the storage unit in detail and also contains a price list of all frozen foods from which you may select an assortment.

Yours truly

ACME FROZEN FOOD CO

R. W Lambert Vice President

RWL/am

PS. If you can visit our sales room in Chicago on Thurs. the 5 of March, you can see a demonstration of the complete unit by Mr. R. C. Daly our research engineer and Miss Harriet Wise chief of our home economic department.

8. Type in good form the following letter. Do not change the wording.

101 herbert lyman hall wilson college madison grove indiana may 4th 194—. Mr. jos l vandine sales manager universal publishing company 1420 south 4th st n e indianapolis indiana attention college sales department dear mr vandine on april fifteenth i ordered from your salesman harold m flynn who was on our campus the following books Butterfield William H. the business letter in modern form enlarged edition prentice-hall publishers 1946 Taintor Sarah A and Kate A Munro the secretarys handbook sixth edition macmillan 1942 Flesch Rudolf the art of plain talk harper and brother publishers 1946 these books were put on rush order and were promised by the twenty fifth at latest it is now over three weeks since Mr. Flynn placed my order and i am in need of these texts in order to plan our course in rhetoric one ninety advanced business writing for the summer session.

i was at a loss to know what handbook to use in my advanced writing course until i wrote to professor marcus anthony head of the advertising department at indiana technical institute professor anthony's recommendation quoted in part as follows helped solve my problem it is always difficult to find a handbook which combines both the practical and the theoretical. The secretarys handbook by taintor and monro combines these two needs very effectively too you will like its easy reference table of contents.

I had requested that the three books be sent cod but since i shall not be in madison grove after may twelfth i am enclosing a bank draft for eight dollars and nineteen cents the amount your salesman figured including postage will you please send these to the following address the willows in care of henry t norton m d lake quinnpiac mich sincerely yours loyal mortmain associate professor of business communication.

p s i am enclosing a stamped self addressed envelope to assure a prompt reply.

**Note:** Professor Mortmain dictated this letter to his secretary, Marcia Goodfellow and asked her to send a carbon copy to Mr. Harold M. Flynn.

## Chapter III *Planning Effective Business Letters*

### Planning for Results

Understanding the Nature of Writing  
Unity, Coherence, and Emphasis—

Basic Writing Principles

Steps in Planning for Unity

Decide Upon One Purpose

Determine the Core Thought

Develop the Core Thought

Decide Upon the Appropriate

Tone

Steps in Planning for Coherence

Consider the Logical Pattern

Consider the Psychological Pattern

Start with Information of Interest to the Reader

Steps in Planning for Emphasis

Decide What to Emphasize

Determine How to Emphasize

By Position

By Proportion

By Suspense

The Working Plan

Results of Planning

### Planning for Results

Planning is the process of determining a course of action or procedure to reach an objective efficiently. What it consists of depends upon the purpose in mind and the nature of the material with which you work. You plan an automobile trip by deciding upon a place to go, by finding the location of the place on a road map, and by marking a route leading as directly as possible from where you are to where you want to go.

A sculptor, before he begins to apply his chisel to the marble from which he will fashion a statue, does a great deal of thinking and planning about the type of statue which he will create.

Likewise, the writer of a business letter, before he begins to write or to dictate, must plan his letter if it is to accomplish a specific purpose. He decides whether he wants to communicate a thought, to create a feeling, or to impel action. He selects things to say and ways of saying them to accomplish his purpose; he arranges them, he decides what to say first and what to say last, and he records them in an effective manner. These steps, which constitute planning, a fuller discussion of which will follow in another section, are taken preceding his writing or dictating. For most people, this planning constitutes the hardest part of writing.

If a correspondent does not take the trouble to do this preliminary planning, or does it in an indifferent fashion, he may expect:

1. To produce a letter that has no clear-cut purpose.
2. To omit something essential to the accomplishment of his purpose.
3. To introduce some irrelevant material.
4. To zigzag from one topic to another.
5. To repeat points.
6. To produce a needlessly long letter, or one too short to accomplish its purpose.

Without a plan he will probably find his dictating or writing needlessly difficult. Under the inspiration of a good idea, he may launch his dictation or writing but, after completing a sentence or a paragraph, he cannot think what to say next or decide which of the several things he might say will bring him nearest his goal. Moreover, without a plan, he is unable to concentrate on one point at a time while developing it; he is constantly diverting a part of his thought to another point that must be made so that at no time does he concentrate his full thought upon either. The price, consequently, of the correspondent's refusal to plan ahead is an ineffective letter and a needlessly arduous task of dictating.

Perhaps an example of an unplanned letter with its consequent poor impression will emphasize the importance of planning. The letter was written by a department store to a bank in a medium-sized town:

Re: Mr. Willard Doe

Dear Friend:

We hope you know the above person, one of our customers, as that will help us correct our records. We have tried to contact this customer several times but with no success. Very likely this person, in the excitement of moving, neglected to drop us a line giving us the new address.

If you were a stranger, we would have hesitated to ask for a helping hand. But since we have had the pleasure of serving you during the past, we feel as though you're an old Blank Company friend who won't mind taking out a moment's time to do us a favor. We will gladly return the favor whenever we have the opportunity.

We don't want you to go to any expense to help us, but if you know the new address of our missing customer, won't you

please write it on the other side of this letter, along with any other information you may have that will help us correct our records? Rest assured that any information you may give us will be kept strictly confidential.

If the ineffective letter were an infrequent occurrence in business, unplanned letters would not be a serious matter. If one stops to consider, however, how many incomplete orders, how many inquiries lacking clearness, how many incomplete answers to inquiries are mailed every day in the United States, one wonders whether or not a billion or two dollars might not be cut from the cost of letters by better planning.

As a matter of fact, we find that the advantages of planning are many. Preparation of an outline accomplishes these things:

1. Increases chances of making a single letter "do the job."
2. Compels organization of thought.
3. Cuts down chances of omitting essential facts and of including irrelevant material.
4. Simplifies the task of dictation or writing.
5. Makes it easier for the reader to get the thought of the letter.
6. Prevents the reader from being irritated by repetition, rambling, and lack of clarity.
7. Increases the reader's respect for the firm which the letter represents.

## Understanding the Nature of Writing

Before enunciating the principles of planning the business letter and outlining its procedure, let us consider the nature of writing. Comprehension of its nature should help one to understand the procedure of planning for the effectiveness of a letter.

Writing, like drawing, painting, and building, conveys a message to people. The language of writing is like that of pictorial arts in that it makes both a mental and an emotional appeal—in giving a final impression. But it is unlike their language in the way it creates the final impression.

The writer has a mental picture of what he wants to accomplish, its chief message, its parts, and its arrangement. But he cannot imprint in an instant the image in his mind's eye upon the mind of his reader. He must present his thoughts piecemeal; a word, a phrase, or a sentence at a time. He must take care to suggest the pattern of

thought by a significant opening sentence and then present each succeeding part in the best sequence.

The method by which the reader receives impressions and comprehends them is consequently different from the method by which he receives an impression from one of the pictorial arts. This is one of the essential differences between the two forms of expression. Writing induces a series of mobile impressions, each developing with addition of material, and exacting constant effort on the part of the reader. Pictorial art creates for the beholder one fixed impression. Moreover, the reader, by what he is and knows and feels is constantly coloring the impressions he receives so that he does not always get exactly the impression the writer intends to give him. The writer, therefore, as a part of his plan, must consider carefully to whom he is writing. The type of reader influences the tone and content of the letter.

The writer must know what final impression he wishes to create on the reader and in what order he must present intermediary impressions to make them produce that final impression, which is the spring of action. This moving, changing nature of the impressions created by composition makes the writer's chief difficulty in planning, supplies the need for planning, and determines the steps in planning.

In securing his final impression, the correspondent must plan his letter as Poe planned his construction of the story. Poe's account is as follows:

I prefer commencing with the consideration of an *Effect*. Keeping originality *always* in view—for he is false to himself who ventures to dispense with so obvious and so easily attainable a source of interest—I say to myself, in the first place, "Of the innumerable effects, or impressions, of which the heart, the intellect, or (more generally) the soul is susceptible, what one shall I, on the present occasion, select?" Having chosen a novel, first, and secondly a vivid effect, I consider whether it can be best wrought by incident or tone—whether by ordinary incidents and peculiar tone, or the converse, or by peculiarity both of incident and tone—afterwards looking about me (or rather within) for such combination of event, or tone, as shall best aid me in the construction of the effect.<sup>1</sup>

<sup>1</sup> Reprinted from "The Philosophy of Composition," *Poe's Works*, p. 365, edited by Margaret Alterton and Hardin Craig, by permission of American Book Company. Copyright 1935 by the American Book Company.

## Unity, Coherence, and Emphasis—Basic Writing Principles

The same principles of construction which guide the writers of successful essays, stories, and plays guide letter writers in planning. We have learned them in elementary courses of composition as *unity*, *coherence*, and *emphasis*. These principles are important merely because they make understandable the way in which the mind most easily grasps the impressions of writing. *Unity* is the principle of selection of essentials and rejection of irrelevancies to give a single impression. *Coherence* is the logical, orderly arrangement of the parts which make up a letter. *Emphasis* is the utilization of position and proportion of material in the letter to show relative importance of ideas.

### STEPS IN PLANNING FOR UNITY

*Decide Upon One Purpose* The correspondent's first step in planning a letter is to determine exactly what he expects the reader to know, to feel, or to do upon reading the letter. As he defines the purpose of the letter, he is applying the principle of unity, which involves selection and rejection. In planning a letter, he needs to form a definite idea of what he wants his reader to do. Does he want his letter to make a quick sale? To prevent a misunderstanding? To mollify an irate customer? To win a new one? To furnish routine information? If he is writing to a customer who has applied for credit, he needs to decide definitely whether or not his purpose is to leave the reader with the thought, "I can have credit in any amount I desire, according to the store's regular terms," or "I can have credit to the extent of \$300, \$400, or \$500 so long as I pay my bills each month."

One way in which the correspondent can avoid a fuzzy concept of what he wants his reader to do is to express the thought in a clear-cut sentence like one of the following:

1. I want this bank to give me the information on which I may base my decision to open a charge account for John Doe.
2. I want this angry customer to write that he will withdraw his request to close his account.
3. The purpose of this letter is to induce this customer to pay \$20 a month on his bill of \$60.
4. I want this reference to give me full information on the experience, education, character, and personality of the applicant.

5. I want this merchant to give me credit for \$75 on this drapery which was guaranteed not to fade.

In some letters, the correspondent has difficulty in deciding what the specific purpose is. If the writer of the following letter had known the thought that he wished to leave with the reader—"In spite of your weak record for payment in the past, we are glad to grant you credit, because we now believe that your condition is such that you will pay promptly"—he would not have had to backtrack at the beginning of the third paragraph.

Thank you for your order of April 10, which we are pleased to enter for prompt shipment.

Moreover, the receipt of this order leads us to believe that the conditions that retarded previous settlements have now so shaped themselves as to enable you to make satisfactory payments of your future obligations.

We, therefore, must remind you that in the past your payments were not so prompt as they should have been in order to conform with the requirements of our time rule. In view of this fact, we are entering your order with the understanding that settlement of this account will be made promptly when your bill becomes due.

Instead, he would have written as follows:

Thank you for your order of April 10, which we are happy to enter for prompt shipment.

The order suggests to us that, in spite of a record of somewhat slow payment in the past, you now feel that you are in a position to make satisfactory payments of your future obligations.

Accordingly, we expect prompt settlement of any future obligations which you incur.

The correspondent's difficulty in deciding the purpose of a letter may be one of knowing whether or not to extend a debtor further time for payment of a bill or to turn the account over to a lawyer for collection. It may be one of knowing whether or not to grant or to refuse an adjustment. In deciding upon the purpose of a specific letter, the correspondent has to depend upon his past experience, his knowledge, and his business judgment, and determine his pur-



pose before he begins to write or to dictate. Otherwise he will not leave the reader with the impression he intended nor get the consequent action desired. His letter will probably land in the wastebasket.

Many buyers and sellers are guilty of writing letters seeking to accomplish two purposes simultaneously. A customer has two purposes when he sends an order and makes a claim in the same letter. A merchant has two purposes when he tries to collect an account and to settle a claim in the same letter. If a person orders goods by mail, makes a claim, and pays an account, he should write one letter to order merchandise, another to make a claim, and a third to pay for purchases. He may, however, enclose all three letters in the same envelope. The mail clerk will send one to the mail-order department, one to the adjustment department, and one to the bookkeeping department. The sender can thus avoid what mail-order houses call "mixed correspondence"—letters which have to be relayed from one department to another until they have reached all the departments concerned. By restricting each letter to one purpose, he can help to speed the reply to each letter.

*Determine the Core Thought* The second step in planning to give a letter unity is to select the main thing to say, the core thought, in order to accomplish the letter's purpose. In a sales letter, the main message is the central selling point that tells customers what the product will do for them. In a letter replying to an inquiry it is the answer to the writer's main question. In an acknowledgment of an order, it is the information that the order will be filled on a certain date, sent in a certain way, and that it should arrive at a given time; or it is information that the order cannot be filled and why.

In selecting from possible talking points for a product or service, the main talking point, the correspondent will keep in mind that people are interested in uses of a product and the pleasures derived from its use. For example, the central selling point of a letter for the Educational Trust Agreement Policy by the Traveler's Insurance Company is that it will furnish an education for your boy, which counts immeasurably in worth-while satisfactions of life as well as in dollars and cents, even though when it is needed you may not be here.

*Develop the Core Thought* The next step is to determine what to say in support of the keynote. In a sales letter, the correspondent

will expand the central selling point; in a letter giving information, he will develop the core thought. If he is selling a product, he can build value for it by writing a physical description of it. If he is selling an office desk, he will tell its size, its design, of what materials it is made, how many drawers or doors it has, or what its unique features are. If he is selling a machine, he will tell how it operates and why, what will keep it functioning, and what experience people have had with it.

In conformity with the principle of unity, he selects facts, ideas, experiences, reasons, appeals which help him to accomplish the letter's purpose. He rejects any ideas which, although significant to his purpose, do not, upon consideration, seem vital to its accomplishment. In making his decision to select or reject the ideas suggesting themselves, he asks himself such questions as: Is this idea necessary to accomplish my purpose? Will it have the same weight with the reader that it has with me? Is it convincing? Is it logical? Shall I use it?

If the correspondent, upon searching his mind, finds it not well stocked with information on the particular thing which he is selling and on the people to whom he is selling, he has no course left except to take time out to learn what he needs to know about his product or service and the class of people to whom he proposes to write. In a library he may seek information about raw materials, materials of which the product is made, and sources of its manufacture; get pamphlets already prepared by the firm which he represents; read the advertisements for his products and those of competitors; and talk with engineers and salesmen of his firm. Only a mind well supplied with facts and information is a good source of supporting material for the central selling point.

For example, in planning the letter for the Education Trust Agreement Policy referred to, the third step would necessitate getting figures to show that a college education does have a dollars-and-cents value beyond that of a high school education and obtaining facts on periods of maximum and minimum earnings for college and for high school graduates. It necessitates information about the relations between fathers and sons in the class of people to whom the sales correspondent is writing—for how long a period fathers support sons and what their attitude is about the value of a college education.

*Decide Upon the Appropriate Tone* The correspondent's next step is to decide upon the tone of his letter, which means in reality deciding upon controlling his own attitude, since tone is an expression of attitude and is caused by it. Arnold Bennett said: "He who speaks, speaks twice: his words convey his thoughts; his tone conveys his mental attitude toward the person to whom he speaks. And certainly the attitude so far as belief goes is as important as the thought."

Tone is a subject worthy of the fuller discussion which is given it in Chapter iv, "Presenting Persuasive Messages," and which will be helpful when one is trying to decide on appropriate tone. Here, it can only be commented upon sufficiently to suggest that tone, to achieve unity in accomplishing the purpose of the letter, must be in harmony with the message and appropriate to the reader.

A correspondent who has one purpose for his letter clearly in mind is not likely to make his tone create friction when he is trying to present his main message in a way that will result in the desired feeling or action, or both. He will select both what he says and how he says it so that they will work in harmony. The following letter illustrates how message and tone may work at cross purposes:

We do not understand why you have permitted your account to remain unpaid for four months.

Of course, you understand that our terms are full payment of an account by the tenth of the month following the purchase. The only reason we can think of for your failure to make payment is that you are a careless person who does not value contracts.

This letter is written in the friendliest spirit, but we are obliged to judge a man by his record and to act accordingly.

In making the message and tone work to the same end, instead of at cross purposes, a correspondent needs to keep in mind the fact that tone can make or break a letter. The correspondent chooses his message consciously, but his attitude just happens unless he makes it a point to choose his attitude consciously.

A correspondent seeking to give unity to his reply to an inquiry about goods or services, to a claim letter, or to a request for a favor, has a problem somewhat different from the one he has when he plans

a sales letter or any other unsolicited letter. In planning to write a reply to a claim or a request, he takes the following steps:

1. He reads the letter carefully, noting by number or by underscoring all the points that require his attention.
2. He then attempts to group parts of the letter to see how many topics he must cover in his reply or how many questions he must answer in order to cover those expressed or implied in the original letter.
3. His third step is to arrange the points he wishes to cover in a sequence that will not only make it easy for the reader to understand the reply but will also tend to influence the reader to the desired end. The merits of logical and psychological arrangement are discussed in detail under the subject of planning and coherence.

#### STEPS IN PLANNING FOR COHERENCE

After a correspondent has defined his purpose and selected what he needs to say in order to accomplish it, he will decide the best order for arranging his material. Logical arrangement of thoughts is the source of coherence. It involves taking ideas that have survived the process of selection and putting them on paper, not usually in the order in which they have come to mind, but rather in the order in which they will convey the desired message and make the desired impression on the reader. The sequence must be such as to permit the reader to follow the thought with a minimum of effort.

*Consider the Logical Pattern* If one is merely giving information to a reader, he can depend upon an arrangement of thought considering reason primarily; he will use logical arrangement. He may use the deductive or the inductive order. He may enumerate points. He may begin with the familiar and progress to the unfamiliar. If he is outlining procedure, he should follow the time sequence.

*Consider the Psychological Pattern* If he is seeking to influence his reader to a course of action, he will apply his knowledge of persuasive principles discussed in Chapter iv. He will use psychological arrangement. If he gives information likely to be displeasing, such as he must give in a refusal of a request, of an adjustment, or of credit, he lets his desire to keep the reader's feeling favorable to the letter's main message control the sequence of parts of the message.

On the technique of persuasion, Mr. Charles R. Riker, supervisor of extension training for Westinghouse, gives some good suggestions:

Whenever there is any possibility of a difference of opinion, you must agree initially, at least, with your correspondent. The art of persuasion is one of maintaining complete agreement. Step by step you lead the reader from the place where he agrees with you. Sometimes this is done by asking leading questions. It may be done by expressing an opinion, but seldom by making a categorical statement. "Reasons why" usually precede a statement of opinion or even a leading question. The "Yes—but . . ." type of statement helps indirectly the channel of agreement. Any direct statement with which the reader of your letter may possibly disagree is the equivalent of starting an argument; and we all know where arguments lead.

You must approve of the person himself, his ideas, his attitude, his actions, and the company he represents, its policies and its actions. The more difficult it is to approve of any of these things, the more important an expression of approval becomes—you can always find something to approve. Approval in the form of face saving is particularly important if your customer seems to be in error; or if you are trying to get him to reverse some previous decision. Keep these elements of a good answer in mind as you plan your letter.<sup>2</sup>

In sales letters, material is given a functional arrangement. The writer attempts to create attention, interest, conviction, and action in the mind of a prospect or customer. Why a sales letter to be effective must perform these four functions, why it usually performs them in this order, and how it performs them are discussed in Chapter x. The adjustment letter, also, is given the functional arrangement. In this type of letter, the first part seeks harmony of point of view between the seller and the buyer; the second part explains the findings in the investigation; the third part tells what is being done, or has been done, or will be done to satisfy the claimant; and the last part attempts to assure the future business of the customer.

Other types, such as answers to inquiries, acknowledgments of orders, and requests for information begin by answering the big question in the reader's mind—in other words, they begin with his interest and then follow the sales-letter order of development of material. An answer to an inquiry assumes the reader's attention,

<sup>2</sup> Reprinted from "Before You Dictate an Answer," *Our Letters*, by permission of Westinghouse Electric & Manufacturing Company.

and an adjustment seeks to turn unfavorable attention into favorable attention.

*Start with Information of Interest to the Reader* Letters in general begin with information of particular interest to the reader, an application of the "you" attitude. They proceed gradually through the reader's interest and usually end with the writer's purpose in view. Any action that the reader might construe as favorable to himself makes a good opening. For example:

1. It is a privilege to send you one of our correspondence manuals.
2. Your account is being credited with \$65, the value of the goods you returned.
3. The desk, about which you inquire in your letter of March 15, can be purchased for \$15.75.

This first sentence which is of interest to the reader is likewise often the kernel of the message. It should tell the reader at once what the letter is about so that the reader can do his part in following the message. Minto, the writer, said that a reader, like a horse, does part of the driving after he has the signal from the driver. The observance of these two principles would prevent devoting the first sentence of the letter, which should contain something of importance, to the mere acknowledgment of a letter. For example:

1. This will acknowledge receipt of your letter of January 6.
2. Thank you for your letter just received.

The first sentence of any letter which needs to refer its addressee to a carbon of the letter being answered has the function of mentioning the date of the previous letter as well as of referring to its subject matter, but its reference to the date is a subsidiary function and should be treated as such.

Comparisons of the manner in which reference is made to a previous date in the two following beginning sentences show the difference in their interest to the reader.

Dear Mr. Bowman:

In reply to your request to our studio of September 3 regarding the special sales promotional letter on MAKE MINE MUSIC, we would suggest that you write to the RKO St. Louis office for same. The address is 3143 Olive Street.

Very truly yours,

Dear Mr. Bowman:

You can probably procure the special sales promotional letter on MAKE MINE MUSIC, inquired about in your letter of September 3, from:

The RKO St. Louis Office  
3143 Olive Street  
St. Louis, Missouri.

Very truly yours,

#### STEPS IN PLANNING FOR EMPHASIS

*Decide What to Emphasize* The correspondent's third principle in planning is to decide what to emphasize. It can only be determined with the purpose of the letter in mind and a complete knowledge of points that one has decided to include in the letter.

*If the purpose of the letter is to placate an angry customer, one emphasizes something that will cause agreement with the claimant in order to create harmony of feeling. One can always say sincerely: "If I were in your place, I should probably feel about this difficulty just as you do." If one has not given a claimant all that he thinks he is entitled to, one can give emphasis to what concessions one is making and why. In an application one can emphasize what he has accomplished instead of being apologetic for not having done more.*

*Determine How to Emphasize* With the decision made about what to emphasize, the correspondent concerns himself with the type of emphasis to use: position, proportion, or suspense.

*BY POSITION* Psychologists have given us the principle, and our experience has confirmed it, that the beginning and the end of anything make the strongest impressions upon us and are the longest remembered. Because of this fact, advertisers will pay more for the first or last pages in a magazine or for the outside columns in a newspaper.

Both in the discussion of planning for unity and in planning for coherence, the correspondent is advised not to give the preferred position in the letter to the acknowledgment of a letter or to the reference to its date. Observance of the principle of emphasis will also prevent either being given a prominent place in the first sentence. It will prevent long introductions, often rehashes of the incoming letter, farfetched anecdotes, and pet philosophies. Recently the circulation manager for a magazine of large circulation said:

"The first sentence of a sales letter determines whether or not it is read or goes into the wastebasket." The following are beginning sentences expressing thoughts worthy of the emphasis given them by their preferred position in a sales letter, the beginning:

1. The best informed people read Newsweek.
2. Here is a suggestion that will not only make your establishment more attractive to bowlers for a longer season, but that also may save you a great deal of money. (The Eagle-Picher Sales Company)
3. The Atlantic has won a prize - an Honor Medal - for "distinguished service to journalism" - in recognition of several achievements including a total contribution to American literature which is matched by that of no other periodical.

The last sentence of the letter, like the beginning sentence, is a preferred position. For this reason, a correspondent does not make the best use of it when he places there thoughts unimportant to the purpose of the letter, such as "thank you for all past favors and with kindest regards, we remain . . ."; or "trusting that we may enjoy your continued patronage." The fact that the writer is saying something that has become stereotyped and that he uses a participial construction, a weak construction, to express his thought is sufficient reason for not giving these expressions the emphasis accorded to anything said in the last sentence of a letter.

The function of the final sentence, if the letter is a sales letter, is to indicate clearly the action which the writer desires the reader to take. If the letter is one giving information, the function of the last sentence is to repeat or to summarize the core thought. Its tone should, in either case, be keyed to the importance of the message to the addressee.

The following examples may serve to illustrate how closing sentences may be made more effective:

*Typical weak endings*

Hoping you will renew the use of your charge account.

Trusting that this is satisfactory, we are

*More effective endings*

It will be a real pleasure to serve you and to hear you say "charge it" again.

We shall do all in our power to continue to enjoy your confidence in us.



*Typical weak endings*

Hoping we can be of further service to you.

*More effective endings*

We shall be interested in hearing that these files fulfill your requirements.

**BY PROPORTION** Likewise, psychologists have discovered, and our experience corroborates the fact, that the larger a thing is the more attention it receives. It accounts for the interest in Mt. Everest and Mt. McKinley, in the Grand Canyon and in Niagara Falls. It accounts for the interest in the Empire State Building and the Golden Gate Bridge. It even accounts for our interest in the elephant at the circus.

Thoughts, similarly, can be given stronger and more lasting impressions by being accorded more space in the letter for their development.

The correspondent's problem of gaining emphasis by this method is complicated, however, by the fact that space must also be adjusted to the reader's understanding and patience. Subject matter can be presented to the reader only one impression at a time; therefore, important ideas, if complicated, require illustrations, explanations, and reasons. If simple, they need concise statement, not elaboration. If a correspondent dwells upon an idea after the reader has understood it, the writing moves at a tortoise-pace. If he considers all the ideas of equal importance, the reader becomes bored. If he presents them in rapid succession, the reader feels that he is being dragged along by the hair. The use of space to give emphasis, then, is conditioned as much by the reader's knowledge of the product or service and by his temperament as by the importance of the idea about the product or service to the reader.

**BY SUSPENSE** A third way of giving a thought emphasis is through the application of the principle of suspense. Suspense is built up and the thought introduced at the climax when the reader's attention is the most keen.

Giving an important idea emphasis by creating suspense concerning it is not a technique used frequently, unless in sales letters which begin with promises to send something free and later make known that the free gift has a string attached. This device has been used so frequently that an increasing number of readers do not bother to read far enough into the letter to learn what must be bought to entitle them to a free gift.

Still, the technique of suspense to give emphasis is usually valuable because it keeps the reader's mind concentrated on what is coming until the climax is reached and the core thought of the letter is etched upon the reader's mind. Its weakness, as a technique, is that it is effective only in the hands of a skillful writer and that it is space-consuming. Illustrative of its use is the beginning of a sales letter of *The Saturday Review*:<sup>a</sup>

This has been going on for some months now - we have received hundreds of letters, telegrams and 'phone calls dealing with just one subject.

There are long letters and short ones; from servicemen and civilians; from captains of industry, bankers, newspaper publishers, leaders in the arts and sciences, teachers, ministers, and community leaders. Many are signed by well-known names, such as Justice Owen J. Roberts, Mark Van Doren, Secretary Henry A. Wallace, Raymond Swing, John Haynes Holmes, General Carlos P. Romulo, Gerald W. Johnson, and Louis Adamio.

With all their variety, these letters have a striking thing in common. They give you the feeling that their writers have been stirred as deeply, as thoroughly as it is possible to be stirred by a piece of printed matter.

The subject of these letters, as you may have surmised, was a SATURDAY REVIEW editorial entitled "Modern Man is Obsolete." No article published in recent years has provoked more widespread and favorable comment among thinking people. "One of the most important things that has appeared in print in a thousand years"... "It should appear in every magazine in the world"... "I wish everybody on earth might read it"... These are typical comments upon an article which has been called "the answer to the atomic bomb."

This article is only one instance of the alert editorial policy which has made THE SATURDAY REVIEW one of the most vigorous influences on the intellectual life of the century, commanding the ear of many of the leaders of business, politics and the professions.

In planning to give emphasis to a thought, then, the correspondent attempts to answer such questions as:

<sup>a</sup> Reprinted by permission of *The Saturday Review of Literature*, New York, New York.

1. What part of the thought is important enough to cause it to be placed at the beginning or the end of the letter?
2. What part of the thought is important enough to justify its dominating the letter by its being given a larger amount of space than is given to subsidiary ideas?
3. Is there a part of the thought which can be given prominence best through creating suspense?

## The Working Plan

The working plan is the brief outline drawn up as the result of the preliminary consideration of unity, coherence, and emphasis.

The steps listed above may be taken quickly by an experienced correspondent whose daily work furnishes him the experience, knowledge, and judgment which he needs to plan. Or they may be taken deliberately by a student correspondent studying a new letter type every week.

The experienced correspondent dictating a letter to collect an overdue account might well carry mentally the following outline of a collection letter using the pride appeal:

1. It does not seem right to see your name on our long past-due list.
2. Perhaps we are at fault in not bringing this fact more strongly to your attention.
3. Will you check the enclosed complete statement with your records?
4. We are anxious to restore your name to our honor roll.
5. We shall appreciate your coöperation.

The beginner in correspondence will, however, do well to jot down a word, phrase, or sentence outline in the margin of a letter he is answering, or on a slip of paper when he is not replying to a letter. The value of the outline comes mainly from making it, but it also has some value in aiding his dictation or writing.

The principles for recording the outline in writing are few and simple:

1. Make the outline simple in content and form.
2. Record only main thoughts or headings.
3. Make the wording of each main heading concrete.

## Results of Planning

Letters have a definite response to secure, and ideas and their presentation are the elements which secure it. The writer's use of

these elements is highly important in determining the impressions he makes. A brief analysis of the following letters, employing practically the same thoughts but presenting them differently, will show the relation of construction to accomplishment of purpose. Original letter:

Your ten silver fox pelts brought \$180.

I have never received a bid of more than \$20 a piece. Fur manufacturers say silver foxes are not so much in demand as formerly. The wholesaler insists that foxes from farms are not so good as those from the far North.

The whole shipment included only six first-class pelts, amounting to \$180. I am sending a certified check for \$171. My commission is 5 per cent for selling.

The number of pelts you thought salable is greater than the number the manufacturers thought, but I think their judgment is correct.

Please acknowledge receipt and oblige.

Dissatisfaction results from the first letter because (1) news disappointing to the reader is given before the reason for it; (2) the negative aspect of an idea is emphasized; (3) the details of the transaction are not presented clearly. Revised letter:

Every one of your silver fox pelts has now been sold. You will be glad to hear that I have sold them at the highest bid offered this week. Prices are declining on farm pelts, for the fur manufacturers are temporarily bidding for pelts from the far North. The manufacturers claim that these northern pelts have a more durable hide and the fur is thicker and cannot be pulled so easily.

There is a difference of opinion over the pelts which you thought salable and those the manufacturer thought salable. Out of the whole group there were six first-class pelts, two of which brought the top prices of the week -- \$30 each. The other four all had weak places, and the fur has already started to come out of these spots. The manufacturer can use these four pelts only to patch others.

The following explanation will show you the details of the sale:

Two pelts @ \$30	\$ 60
Four pelts @ \$25	100
Four pelts @ \$5	<u>20</u>
Total, 10 pelts	\$180
Less Comm. 5%	<u>9</u>
	\$171

I shall be glad to know that this settlement is satisfactory to you.

Satisfaction is created by the second because (1) the most favorable aspect of the unpleasant news is presented first; (2) the fact that the news is not better is explained afterwards; (3) the details of the transaction are presented logically and in good physical form.

The failure of the first letter clearly to convey the message to create the desired response is a dramatic illustration of why letters should be carefully planned. It shows us that a writer who sets down any idea that may occur to him, and in any order whatsoever, does not accomplish the intended purpose of the letter. The second letter, moreover, shows how planned order of material and expression of ideas are as important as the ideas themselves in getting results desired.

## Class Projects

1. Rewrite the following paragraphs to create a more favorable impression on the readers through better coherence. (You may want to make each into more than one paragraph.)
  - a. I consider it a great compliment that you have chosen DRI-RITE towels for use in your hospital. I sincerely hope you appreciate our position in not granting you sample towels. We have too many requests of this nature. Best of luck in this worth-while venture.
  - b. My primary interest in the business world is selling. Hence the study of letter writing is doubly important to me, first, in the role of selling and, secondly, in the task of collecting accounts.
  - c. We are at a loss to know why we have not heard from you in response to the two statements sent you in March. High quality and fair selling have been the keystones of our business policy. You realize, of course, what it will mean to you if we report you to the Credit Bureau as a delinquent.
2. Anna L. McIntosh, 978 Windermere Drive, St. Louis, who is secretary to an executive, sent the following inquiry on her tinted personal stationery. Judging from the length and lack of plan, the letter seems to have gained momentum as she wrote.

Gentlemen:

The office manager of the office in which I work gave me your folder about "Typelite" as he is not interested in it, as our office is really well lighted as it is. But as I have a large amount of outside typing to do which I do after hours in my room, I may be personally interested in this light for my own use and wish to ask you if you sell these retail or if I would have to buy in some other way. If so, what is the price? I am interested in Model T, for a Line-a-time copy holder.

I am not sure I want to purchase one of these lights, however, and wish to ask a few questions about them first. You say it is "glareless, shadowless." Is it one of these new fluorescents in light blue tubes, or a regular incandescent? (Looks as if it takes a special size globe, doesn't it? If so, are they hard to find? How much do they cost?) They say these fluorescents are easy on the eyes. In the stores they seem quite nice. Also, please state whether or not the light is adjustable or does it remain stationary after being installed on the copy holder? Does it require an electrician to install? (I have a flat-topped desk.)

Very truly yours,

*Anna L. McIntosh*

P.S. What colors do they come in?

- a. Anna's difficulty lay in the fact that she did not have clear understanding of her purpose. Write as one question the central purpose of this letter.
  - b. Write down the "core thought" of the letter as a complete declarative sentence.
  - c. Plan the development of the supporting or amplifying points which help the reader understand the "core thought." Write these down in any order; and then by numbers, including a number for the "core thought," show the relative order in which these points would be presented in the letter.
3. a. Realizing the importance of a favorable reception of a letter which is going to present unfavorable news, study the acknowledgment letter below. Look through the letter and see whether you can discover any positive, business-breeding statements suitable for the opening paragraph which are at present buried in the letter.

Dear Mr. Mason:

Sorry, but at this time we do not have any Coldspot Freezers.

We fully regret to disappoint you at this time, but we cannot furnish an item we don't have. As to when and if shipments will be received in

the very near future, we cannot state as we are quite "in the dark" on this article.

Perhaps we can help you in some other way . . . why not finger through our catalog and note the many items we carry. Possibly, some merchandise will "catch your eye" . . . won't you let us hear from you soon?

We sincerely desire to be able to fill each order received by us . . . but due to certain conditions . . . this is an impossibility at the present time. Our aim is to please our friends at all times . . . and in all ways!

Yours truly

BLANK MAIL ORDER HOUSE  
Personal Service Dept

- b. Write the opening *sentence* for the letter.
- c. After deciding what the "core thought" of the letter will be, write the opening paragraph.
- 4. The following letter is poorly planned because it dwells at length upon a fact well known to the manager of a Co-op Book Store, namely that there is a good market for laundry carriers, and furthermore it puts upon him the burden of furnishing data. Instead, the manager wants to hear about a well-constructed, profit-making item ready for immediate delivery. Rewrite this letter so that it will get an order.

We have just read a news article that is in one of our morning papers, advising that coeds at U. of I. no longer do their own washing.

The secret came out, so it seems, when the P.O. records at Champaign disclosed approximately 200,000 laundry bags had been handled this year as parcel post. Inquiry showed the bags contained laundry of university students which was sent home to be washed and returned.

No doubt, you need laundry bags in your business? Would you be interested in handling them? Would you care to make a little investigation into the possibilities of this business and then let us know about what size bag and what kind of closure would be best adapted for this work? We could then quote you prices and submit samples for your consideration. We are in a position to manufacture practically any kind of bags required and would be glad to work with you to get just the right thing.

## Letter Problems

- 1. The correspondence supervisor of a large electrical manufacturing company has counseled his fellow executives to take as much time in planning their letters as they would in planning a telephone conversa-

tion with a distant customer at a cost of \$2.00 a minute and only this one chance to convince him not to cancel his order. You are about to apply for a \$500 James A. Minton Scholarship, which is administered by the Dean of Students and is awarded in the senior year only. This letter as much as scholastic record, you have heard, helps the dean to select the recipient. The college annual register says the basis for this grant is "character, scholarship, leadership, and service, with some consideration of participation in athletics."

You are in need of financial aid to finish your last year and are anxious to be awarded the Minton Scholarship. Before writing this important letter you decide to make an outline.

- a. Outline in five or six complete sentences the plan of your letter, indicating with an asterisk the one that you consider embodies your "core thought."
  - b. Write the letter.
2. From the following unorganized data write a letter inviting alumni members of some organization to which you belong to attend a reunion to be held during the annual Homecoming celebration on your campus:

Jack Marble, president of the organization and popular senior, is in charge of arrangements. This is the first reunion since the war. Your football team will play Ohio Tech, last year's Rose Bowl champions and big drawing card of Homecoming. Banquet will be held on Saturday evening October 26 at 6:30 P.M. Dean Frank T. Hosinga, dean of the graduate school and an expert on atomic energy will speak. "Alums" can arrange for overnight reservations by writing to Marble. There will be a charge of \$2 for the banquet; lodging will be free. Dean Hosinga, an alumnus of the Topeka, Kansas, chapter, has just taken up duties on the campus, after five years spent in atomic research at the Institute of Advanced Atomic Studies at Yale. Plans for the Perpetual Endowment Fund will be discussed. Those attending will be asked, not only for their opinions, but contributions. Henry J. Walton, '08, president of the Bodega Watch Company of Watkins Glen, New York, has written that he will attend the reunion and will be toastmaster. Ted Ranney, star quarterback, will speak for classes now in college.

Be tactful about the last point. Decide what to emphasize and feel free to add or eliminate any facts to make a good promotional letter. Change the above names, places, and data to fit your own campus, if you wish.

3. The following letter is typical of those which are dictated without planning. Its faults are threefold: an irrelevant beginning, a lack of unity, and wordiness.



- a. What should be told at the beginning?
- b. What non-essential material should be omitted from the letter to achieve unity?
- c. Rewrite the letter. Assume you are the recipient of the letter.

Dear Sir:

I have received your letter of October 15 complaining about our letter of October 12 in which we refused to allow you a refund on Pullman ticket 1204B13 sold for Drawing Room A, Car 121, Train 84, the South Side Limited, from Chicago, Illinois, to Nashville, Tennessee, dated for use on September 10.

I am also in receipt of a letter from the Division Passenger Agent, Evansville, Indiana, explaining further the circumstances surrounding the cancellation of your reservation. According to information supplied in this letter, cancellation of the space was requested through the reservation bureau in Terre Haute, Indiana, at 8:30 P.M. of September 10. This was four hours before the departure of the train, and it permitted the agent to reassign the space to other passengers.

You understand, of course, that we cannot make refunds unless space is relinquished in time for reassignment. Unfortunately your letter of September 15 did not furnish the above information. You made no mention of any reason for not using the ticket, nor did you let us know that cancellation was made prior to train departure time. Such information would have warranted a refund under the terms of our present tariff policy. We had no alternative, in the absence of such information and under our company policy, other than to decline your request as we did in our letter of October 12.

In view of the information now furnished, we are indeed happy to reopen the claim and consider your application for a refund. You understand, of course, that we would have been happy to do this in the first place had we had the necessary information.

I have asked the treasurer to forward you our check for \$9.60 in payment of your claim. This may be delayed for a few weeks because of a shortage of help; however, the check will be sent as soon as it has passed through the proper channels.

Sincerely yours,

MISSOURI CENTRAL R. R.

*J. R. Patterson*  
Pass. Traffic Mgr.

## *Chapter IV Presenting Persuasive Messages*

Dictation	Antithesis
Principles of Effective Dictation	Climax
Procedure for Dictating the Letter	Vocabulary
Types of Paragraphs	Meaning of Vocabulary
Expository	How to Build a Vocabulary
Argumentative	Good Usage: What to Observe
Descriptive	Present-Day Use
Narrative	National Use
Paragraph Plan and Paragraph Function	Reputable Use
Relation of Length to Readability	Good Usage: What to Avoid
Length of Letter	Colloquialisms
Length of Paragraph	Slang
Length of Sentence	Polysyllabic Words
Variety in Sentence Structure	Hackneyed Expressions
Types of Sentences	Diction: What to Follow
Sentence Patterns	Intelligibility
Loose	Readability
Periodic	Accuracy
Parallelism	Appropriateness
Balance	Concreteness
	Forcefulness

### **Dictation**

If a correspondent has planned his letter well, he has laid the groundwork for effective presentation of its message. While planning, he saw in his mind's eye the letter as a whole: its purpose, its main idea, and the relation of its parts to one another in accomplishing its purpose. With plan complete he is ready to write, or speaking more accurately, to dictate, because in business generally all except form-sales letters and those solving special or unusually perplexing problems are dictated and sent out in their first drafts. Because correspondents do not, as a rule, revise letters, as authors revise manuscripts for publication, they find it important to prepare carefully for dictation. Before outlining the procedure of dictating, let us consider some of the mechanics that will help in the actual process.

## PRINCIPLES OF EFFECTIVE DICTATION

In preparing to dictate, a correspondent faces two main classes of letters: (1) everyday letters, such as orders, inquiries, and requests; and (2) special problem letters and letters which he initiates, such as sales letters. Special problem letters are credit letters, if he is in the credit department; collection letters, if he is in the collection department; and adjustment letters, if he is in the adjustment department.

In planning to answer the everyday letter, he will underscore points, as he reads his mail; or he will note in the margin of letters topics to be covered. The everyday letter he will answer by dictating. The letters of a special nature he may write longhand or dictate from the first draft of a penciled plan. He expects to revise the first draft of a letter produced by either method. Herein lies the chief difference between daily business letters and special types of business letters. Whereas the dictated letter goes out in its first draft except in rare cases, that of a special nature is more often than not carefully revised, just as advertising copy, business reports, and articles for trade journals are revised.

The correspondent's second aid to dictation is to have a definite time each day for dictating, preferably in the morning because it is the time which not only permits clear thinking, but which also gives the stenographer adequate time for transcribing. Morning dictation also gives time for rewriting of any letter which is found upon reading not to be business-building. Moreover, dictating at a certain time each day makes it easier for one to get "the swing of it." It is easier to do anything that is done regularly. The mind conforms readily to whatever is habitual.

The person dictating should try to visualize the letter on the page. Visualizing length, paragraph divisions, and expressions, make concrete, effective letters. He should try also to visualize the person or persons to whom he is writing, in order to adapt what he says to them both in idea and language.

Distinct speaking aids effectiveness because the stenographer takes down words, not ideas. Speaking at an even rate of speed is equally important. Finally, the person dictating should enlist the help of his secretary or stenographer, presumably a woman. If he lets her know that her suggestions are welcome, and if he makes her feel that she

is more than a letter machine, he enlists cooperation which improves the quality of his letters.

#### PROCEDURE FOR DICTATING THE LETTER

At the moment of beginning dictation, the correspondent's mind is exceedingly active. With a few notes on the margin of the letter or certain points penciled in longhand, and his mind focused on the purpose of the letter, he formulates his opening sentence with three objectives in mind, the second of which is two in one: (1) he attempts to put the recipient into a pleasant frame of mind; (2) he seeks to indicate the purpose of the letter so that the rest of the thought of the letter will be clear and at the same time will give the reader background for understanding his message; and (3) he either attempts to interest the reader, or he begins at the reader's point of interest.

Leaving the beginning sentence, which conforms to the principle of unity in accomplishing a letter's purpose, the dictator turns to the main message of the letter and he develops this main idea next. If the letter has been intelligently planned to create one unmistakable effect, he will take up one important idea at a time, develop it, and proceed to the next. The point will become clearer as we analyze the text of the following letter:

This is to notify you that we have authorized a weekly charge account to cover ice cream deliveries made to your store at Blankton.

In order to maintain this accommodation, you are expected to pay each statement in full not later than sixty days after the date of the statement rendered. It is always necessary that your payments be mailed to our office, 444 St. Louis Street, Newark, New Jersey, as we do not employ collectors.

Failure to pay the bill within the specified time will automatically revoke your charge account, and all future deliveries will be made on a C.O.D. basis.

Analysis of this letter reveals that three points are made, following the statement of the purpose of the letter: "This is to notify you that we have authorized a weekly charge account . . ." These points are: (1) that payment must be made in full within sixty days from

date of statement; (2) that payment must be mailed to the office; and (3) that the penalty for nonpayment automatically revokes the privilege of charging. Each paragraph develops a part of the thought, "You may have a charge account as long as you abide by our conditions." The letter has unity of effect.

In presenting the message coherently, the correspondent will follow the sequence of main ideas called for in his plan often indicated by numbered points. It is not sufficient, however, merely to develop the points—one paragraph or more for each main point—in logical sequence. The relation of each part to the other parts and to the purpose of the letter should be expressed. The mind of the reader should be guided from point to point by means of words and phrases called transitional elements—such as "but," "however," "nevertheless," "on the other hand," "as a consequence," "as an alternative," "in order that," "so that," "in any case," "on condition that," "disregarding that," "if ever," "when," "whenever," "where," and "wherever"—the writer's signs to his readers. The correspondent may have inserted them appropriately in the preliminary notes, or he may choose them as he proceeds with the dictation of the letter to mark stages in his development of this main thought. They should not, however, be too conspicuous in the text of the finished letter, no more than should signposts for tourists be more conspicuous than is necessary to direct the motorist. They should function unobtrusively; in fact, the finest kind of coherence resides in sequence of thought rather than in these mechanical means of indicating sequence.

As the correspondent dictates, he will work from his plan to achieve emphasis. The subject was discussed in the preceding chapter, page 77. An idea which he conceives strongly and feels deeply he is likely to express emphatically. But there are devices which will aid its expression. If he is consciously seeking to give a main idea emphasis, he will apportion his space as he dictates, to play up that important point. This generally means saying more about the main point than he says about minor points, developing an idea by statement and example, or by repeating the idea in different ways—but it does not mean using unnecessary words to fill up space. In fact, conciseness of expression is one of the chief aids in securing emphasis. By the same token, his approach to his goal, from the very first word of the opening sentence, must be straight, swift, and sure.

## Types of Paragraphs

Division of material into paragraph units is one of the correspondent's problems in presenting his message. In certain types of letters, especially those calling for explanation, he uses the same principles of paragraph division which writers, in general, use in composition. He makes his paragraphs thought units. He takes a thought and by illustration, concrete example, or specific detail develops it into a paragraph.

What type of paragraph to use in the development of a particular thought to make a desired impression the correspondent can only ascertain by reviewing the main types of paragraphs, classified according to function. As such, they are: expository, argumentative, descriptive, and narrative.

### EXPOSITORY

The everyday expository paragraph is designed to convey thought. It explains, interprets, analyzes, defines, and classifies. The following expository paragraph, the third one in the sales letter for *A Tree Grows in Brooklyn*, develops its theme by explanatory detail. The theme is that the book is the most entertaining novel of the year.

A Tree Grows in Brooklyn is the story of the Nolans, a happy, helter-skelter family living in the colorful, rough Williamsburg section "just over the bridge" before its tenements were torn down and replaced by model housing. It is the story of Francie and her brother Neeley and how they grew up in a world that was to them overflowing with excitement and adventure although you and I, had we been there, would have seen only poverty and squalor. Yet Betty Smith shows you, makes you feel the warm human hearts that made homes, raised children and even trained them in kindnesses and human sympathy under conditions that would seem to breed only despair. She shows you how the Nolans learned to laugh early and late, how Francie developed her understanding of life's tragedies, of its meanness and its beauty. And she tells the story with such wealth of detail, such vividness and feeling that you know that this story is mostly her own. Betty Smith was raised in Brooklyn and those who are raised there seem never to forget it.<sup>1</sup>

<sup>1</sup> Reprinted by permission of The Literary Guild of America, Garden City, New York.

**ARGUMENTATIVE**

The paragraph of argument attempts to prove something, for example, the central selling point of a sales letter. Its material is fact, testimony, the opinion of an authority, or statistics. A letter of The Travelers Insurance Company supports with a paragraph of evidence the following core thought: "That boy of yours, when he becomes a man, must depend upon himself. The amount of his earnings and his material comforts in life will, then, reflect his own ability and the extent of his educational training."

Figures compiled under direction of Everett W. Lord, Dean of the College of Business Administration of Boston University, show that:

The maximum income of the average untrained man who goes to work as a boy of fourteen is approximately \$1700. A partly trained man starting to work at about eighteen reaches \$2800 at the high point in his production. The well-educated man, whose earnings do not as a rule begin until age twenty-two, has by age thirty, an income equal to that of a high school graduate of forty, and it continues steadily to increase practically without a break.<sup>2</sup>

**DESCRIPTIVE**

The descriptive paragraph—by arousing feeling instead of conveying thought—creates either a mood or an impression. Paragraphs of the descriptive type present details which have power to stimulate the reader's imagination. Wherever there is an attempt to create an emotional picture of a product by means of details, the descriptive method is used. The second and third paragraphs of the following letter are examples of the descriptive paragraph:

Thank you for your recent inquiry about Sun Valley. It is a pleasure to be of assistance in planning your trip, and by separate mail we are sending our summer and fall booklet which contains complete information about activities, rates, and accommodations.

Ice skating on one of America's finest outdoor rinks, golfing, horseback riding, fishing, swimming, bicycling, and tennis, are but a few of the many outdoor sports . . .

<sup>2</sup> Reprinted by permission of The Traveler's Insurance Company, Hartford, Connecticut. The figures given were determined in 1931.

dining, dancing at an outdoor terrace overlooking the skating rink . . . all are there for your enjoyment. Sun Valley, ideally located in the beautiful, rugged Sawtooth Mountains of Idaho, has a delightful summer climate . . . warm, sunshiny invigorating days, with cool, crispy nights.

I am sure you will thoroughly enjoy a summer vacation at Sun Valley. Accommodations are limited and advance reservations, of course, are necessary. Your reservation may be made through your nearest Union Pacific office; through Mr. W.P. Rogers, general manager, Sun Valley, Idaho, or through this office. We will be happy to serve you.<sup>3</sup>

#### NARRATIVE

The narrative paragraph also conveys feeling, creates a mood, or produces a vivid impression. Like the descriptive paragraph, it is less logical in method and less formal in structure than the expository or argumentative paragraph. In the story-form of advertising and in some letters, narrative method is used in paragraphing throughout. Most frequently, however, it serves as a means of getting the reader's attention at the beginning of a sales letter. For example, the following beginning uses narrative in transferring the reader's interest in the story to interest in *The Saturday Review of Literature*:

We heard about a lady who used to carry The Saturday Review of Literature wherever she went. Never read it, you understand; just carried it. She figured it made her look intelligent and well-informed and sensitive and interesting to the better class of people.

One day this lady found herself at the end of a cigarette line with a good two hours to kill and the inevitable copy of the SRL under her arm. And somehow or other she actually got to reading the darn thing. Cover to cover. And by the time she reached the front of the line, she not only looked intelligent and well-informed and sensitive and interesting to the better class of people -- she was!

All right, so it isn't a true story. So we made it up ourselves. The fact remains, once you start reading the SRL, some pretty nice things begin to happen to you.<sup>4</sup>

<sup>3</sup> Reprinted by permission of the Union Pacific Railroad, Omaha, Nebraska.

<sup>4</sup> Reprinted by permission of *The Saturday Review of Literature*, New York, New York.



## Paragraph Plan and Paragraph Function

In dictating, the correspondent also has to consider whether he should develop his paragraph as an introduction, a development of an idea, a transition, or a close.

He will find that by using these standard rhetorical methods of paragraph development—exposition, argument, description, or narrative—as bases and modifying them, he can produce paragraphs limitless in variety, appropriate to every type of subject matter, and effective in accomplishing any purpose. And the field of originality and taste is free and wide because the development of the paragraph ultimately depends upon the nature of the material and the specific object it is to accomplish.

In dictating the last paragraph of his letter, the correspondent will bear in mind that it is the climax of his effort. It is as important to the accomplishment of the purpose of his letter as is his beginning. Both have worked to the accomplishment of a preconceived end.

Analyses of letters indicate that good ending paragraphs perform three main functions:

1. They consummate the purpose of the letter by letting a reader know **WHAT TO DO** and **HOW TO DO IT**.
2. They bring about this result at once by **MAKING IT EASY TO ACT** and by supplying **THE IMPULSE**.
3. They leave a **GOOD IMPRESSION** in the mind of the reader.

A good ending simply “follows through.” The correspondent presents his thought in the letter—at the start and in the body. Then, he should carry right into the close with the same swing and with not a hitch to break the movement. He should say what he wants done in view of what he has said in the letter, but he will so present this request for action that the reader will see it in terms of his own benefit or enjoyment.

If no close suggests itself, just to close with the common courtesies observed in saying “Good-bye” is preferable to making it apparent that one has nothing to say by using a weak participial phrase like “Hoping to hear from you soon. . . .”

To see what the ending of a letter is supposed to do, let us consider the closing paragraphs of the following letter of the Union Pacific Railroad to stimulate inquiries:

We have  
learned

that you are planning to attend the summer session of the University of Washington at Seattle. I sincerely hope that nothing interferes with your plans.

Not only will you benefit from study under some of the country's finest educators, but you will also have the advantage of living in cool, healthful Seattle -- ideally situated in the heart of the Evergreen Empire. And when you're not studying, there are countless sightseeing trips to be taken....Olympic National Park...Mt. Ranier ....boat trips to Victoria and Vancouver in British Columbia ....picturesque San Juan Island....and many more.

Your round trip ticket is good for three months, giving you ample time for your summer session and whatever sightseeing you will want to do.

Plan now to go by train. Go safely, comfortably, economically, and quickly. Union Pacific's daily Streamliner "City of Portland" speeds you from Chicago to Portland in 40 hours and there's good connecting service to and from Seattle.

Don't overlook how conveniently you may also include a sidetrip to Sun Valley, Idaho -- America's foremost year 'round sports center -- and Yellowstone National Park, before returning home. A visit to either of these places will add greatly to your enjoyment of the trip.

Fill in and drop the enclosed card in the mail today. Our attractively illustrated Pacific Northwest booklet and full information about rail fares will be sent promptly. You'll welcome our friendly assistance with your travel plans, and of course, there's no obligation.<sup>5</sup>

## Relation of Length to Readability

As the correspondent dictates, he is consciously or unconsciously observing a fundamental principle of writing: Economize the reader's effort in getting the thought. This principle expresses itself (1) in the length of the letter, (2) in the length of the paragraph, (3) in the length of the sentences, and (4) in the length of words. Its application results in making each unit shorter than similar units in most other forms of composition.

<sup>5</sup> Reprinted by permission of the Union Pacific Railroad, Omaha, Nebraska.

#### LENGTH OF LETTER

The correspondent should not permit letters to look long to the reader nor to seem long when read. This principle is embodied in the axiom of business, "Make them brief." By good planning, correspondents can usually say what is necessary in one page, but like many another principle, it cannot be adhered to blindly. While a letter may seem long to the president of a metropolitan bank who has so many demands upon his time and energy that he is easily irritated by a person who wastes them by useless words, it may not seem long to a woman who wants minute description and explanation in order to buy wisely anything from a pair of hose to an electric refrigerator. Consequently, we have a letter of one hundred words in one class and a letter of five hundred words in another class, each of which is the right length.<sup>o</sup>

#### LENGTH OF PARAGRAPH

The correspondent should make the first paragraph of a letter look short simply because its position is strategic. When a reader picks up a magazine and thumbs through its pages, he invariably reads first the story or article beginning with a short paragraph or with conversation. So a one-sentence beginning paragraph in a letter, or one of two or three lines, wedges its way into the reader's consciousness.

Neither should long paragraphs characterize the text material. The eyes takes in at a glance the length of the paragraphs, and the mind appraises the difficulty of reading them. Paragraphs which are more than nine lines in length make difficult reading. Those of five or six lines are easily read. An excerpt from the same letter, presented first in short paragraphs and then in long, illustrates the difference in readability of its two versions:

Some of these days a man that you know is going to sit back in his chair and scan a list of names on a sheet of white paper in front of him.

Your name will be on it!

<sup>o</sup> For a discussion of how to make letters look easy to read, please read W. V. Cunningham's "Do Your Letters Look the Part?" *Printer's Ink*, December 15, 1944, p. 22, reprinted in Appendix IV.

It may be for a position of responsibility -- it may be an important social function.

The faces, the words, the deeds, the impressions of various men will pass through his mind in quick review. What will he think of you? What impression will you have left upon him?

You know how very little things sometimes make or mar a man in your eyes -- how the turn of a phrase, a mannerism, or a trick of dress may make all the difference between friendship and enmity, between admiration and contempt.

Nearly every man can look back, and not so far back either with most of us, and recall cases where some little slip, some slight gaucherie lost him opportunity or prestige -- cost him the favor of some one whose good opinion he valued -- turned what might have been a valuable friendship into enmity or indifference.

\* \* \* \* \*

Some of these days a man that you know is going to sit back in his chair and scan a list of names on a sheet of white paper in front of him. Your name will be on it! It may be for a position of responsibility -- it may be an important social function. The faces, the words, the deeds, the impressions of various men will pass through his mind in quick review. What will he think of you? What impression will you have left upon him?

You know how very little things sometimes make or mar a man in your eyes -- how the turn of a phrase, a mannerism, or a trick of dress may make all the difference between friendship and enmity, between admiration and contempt. Nearly every man can look back, and not so far back either with most of us, and recall cases where some little slip, some slight gaucherie lost him opportunity or prestige -- cost him the favor of some one whose good opinion he valued -- turned what might have been a valuable friendship into enmity or indifference.<sup>7</sup>

The correspondent in business letters in general, and in sales letters in particular, will not make his paragraph divisions according to the principles of paragraphing in literature. Expository writing divides according to complete units of thought; the business letter, according to logical divisions of this unit. Sometimes the division

<sup>7</sup> Reprinted by permission of Mr. Robert Collier, Tarrytown, New York.

must depend only upon what is pleasing to the eye. For this reason, short letters, containing two or three sentences only, are usually typed so that each sentence is a separate paragraph. For example:

Your letter addressed to Mr. Whitson has been referred to me because Mr. Whitson is no longer with us.

Inasmuch as our promotion letters are prepared and distributed by an outside advertising agency, we do not have at this time any regular letter which we are using.

I wish we were able to supply you with a sample letter such as you request.

The second paragraph of the following letter developed, as is any good expository paragraph, by illustration and statement, is a thought unit, but it looks forbidding enough to make a reader shrink from reading it:

Dear Policyholder:

This letter is written for the purpose of explaining certain items that appear on the automobile semiannual premium notice enclosed herewith.

1. The Semiannual Premium: This is the rate charged and on file with the Department of Insurance, State of Illinois, for all motor vehicles in the same classification as yours. The Board of Directors at its regular monthly meeting on May 16, 1946, authorized an increase in the collision and property damage rates of the company on practically all types of motor vehicles. This increase was approved by the Department of Insurance to become effective on all policies issued or renewing after July 1, 1946. The rate increase is applicable only to the coverages of collision (that is, damage to your own car) and property damage (that is, the cost of repairing the other car). The increase in these two forms of coverage has been brought about largely from three causes: first, and most important, the increase in charges made by garages and repair shops for doing the same work today as compared with five years ago; second, the increased frequency of accidents upon the highway; and third, the severity of accidents brought about by cars being driven at high rates of speed with faulty brakes and other mechanical defects. Your company was originally organized to write insurance for Farm Bureau members and their dependents at cost. When costs go up,

rates will go up; likewise when costs go down, rates will go down.

The writer by dividing the thought unit into two parts increases its readability, as is apparent from the following revision:

Dear Policyholder:

This letter is written for the purpose of explaining certain items that appear on the automobile semiannual premium notice enclosed herewith.

1. The Semiannual Premium: This is the rate charged and on file with the Department of Insurance, State of Illinois, for all motor vehicles in the same classification as yours. The Board of Directors at its regular monthly meeting on May 16, 1946, authorized an increase in the collision and property damage rates of the company on practically all types of motor vehicles. This increase was approved by the Department of Insurance to become effective on all policies issued or renewing after July 1, 1946. The rate increase is applicable only to the coverages of collision (that is, damage to your own car) and property damage (that is, the cost of repairing the other car).

The increase in these two forms of coverage has been brought about largely from three causes: first, and most important, the increase in charges made by garages and repair shops for doing the same work today as compared with five years ago; second, the increased frequency of accidents upon the highway; and third, the severity of accidents brought about by cars being driven at high rates of speed with faulty brakes and other mechanical defects. Your company was originally organized to write insurance for Farm Bureau members and their dependents at cost. When costs go up, rates will go up; likewise, when costs go down, rates will go down.

Business correspondents would like an exact "measuring stick" by which to decide the proper length of their paragraphs. Experience shows, however, that the best length is a relative matter, determined by many factors. One of the principal factors is the scale on which the letter is planned. For example, letters of two or more pages, written in answer to inquiries, may contain paragraphs of one hundred or more words. A paragraph of such a length, however, in a one-page sales letter would be too long. Again, the nature of mat-

rial determines paragraph length. The adjustment letter and the credit refusal, because of their explanatory and persuasive nature, require longer paragraphs than the sales letter. The length of paragraphs is dependent partly upon the temperament of people addressed. The short and simple paragraph appeals to the man who likes activity; the longer dignified and conservative paragraph, to the deliberate person. Moreover, a reader's familiarity with the particular subject matter regulates paragraph length.

#### LENGTH OF SENTENCE

If the person dictating uses shorter paragraphs in business letters than in other types of composition, he will naturally use shorter sentences. But there is another and a very important reason for short sentences in business letters. Business letters must be readable if they are read in competition with radio continuity, newspaper, and magazine reading; sentence length is one of the prime factors in making copy readable. Sentences with fewer than ten words seem short; those with thirty or more seem long. An analysis of copy of "Standard" difficulty reveals an overall average of seventeen words per sentence.<sup>8</sup>

The short sentence is adapted to the reading level of the average person, the person who can read easily the slick paper magazine articles and digest magazines. The correspondent will remember, however, that short sentences may sometimes seem abrupt and arbitrary because they allow no explanations of qualifying statements, and they become monotonous in long passages. Moreover, people who can read easily twenty-one or more words in literary magazines can read sentences of that length in business letters.

Long sentences are not only harder to read, but they also are harder to dictate. They do, however, have the advantage of allowing variety, of being more accurate through the use of qualifying and antithetical elements, and of giving each letter greater dignity and style. They are particularly useful in adjusting claims, refusing requests, settling disputes—in short, whenever persuasion is needed. To avoid monotony and to gain emphasis, sentences should have variety in length and in structure. In the following long letter, the sections of an explanatory and informative nature are characterized

<sup>8</sup> Rudolf Flesch, *The Art of Plain Talk* (New York: Harper & Brothers, 1946), p. 38.

by long sentences, while the parts giving specific instructions are made up of short, concise statements. The instructions in the final paragraph are emphatic, and the whole letter moves along smoothly and without monotony.

Will you do me a favor?

An investigation is being conducted to determine the best methods for training foremen. Will you give me the benefit of your experience?

You know, of course, that this problem of training "key" men has been one of the sore spots of the industry for years. Carnegie solved it, and made not only a hundred millionaires, but started thousands of capable managers on their way.

The American Rolling Mill Company have been working on an idea of their own for Foreman Training ever since the war. It has cost them a lot of money, and it has been a discouraging grind at times, but it has been worth it. They have succeeded in perfecting a Course, which, from the standpoint of results secured, stands out as pre-eminently the best we have found anywhere -- in this country or any other.

William Hoover is one of the graduates of this Course. With nothing to start but the rudiments of a grade school education, he prepared himself through the "Armco" Courses for one position after another until finally he rose to the Managership of the Elyria Plant. And so well did he handle that job, that when "Armco" began looking for the man to supervise the operation of an important new unit in England, the choice fell without question upon William Hoover.

And he is but one example of hundreds. An unusual example -- yes -- but many others have done almost as well. So successful has this Course been in training "key" men that we made a special arrangement with "Armco" for the privilege of publishing it in *FACTORY AND INDUSTRIAL MANAGEMENT*, in order that all Managers might have the benefit of "Armco's" years of experiment and experience in solving this trying problem.

The Course covers a six-month period, and comes out in six successive issues of *FACTORY AND INDUSTRIAL MANAGEMENT*. It started in May and runs through October. If you will mail the enclosed *FREE-TRIAL* Order Blank at once, we'll



include the three back issues in your year's subscription without extra charge.

The subscription price of FACTORY AND INDUSTRIAL MANAGEMENT is \$3 a year. Send the enclosed FREE-TRIAL Order Blank to cover the names of five or more of your foremen whom you'd like to train as "key" men; and we will enter the lot at \$2 a piece! Not only that, but we will include without extra charge the three back issues containing the first three parts of the "Armoo" Course in Foreman Training.

There's only one thing: We haven't more than 500 of these back issues in stock, and we'll have to make it "First come, first served," so if you want to be sure of getting the complete "Armoo" Course, it would be well to mail the order form now.<sup>0</sup>

## Variety in Sentence Structure

### TYPES OF SENTENCES

Sentences are groups of words expressing a complete thought. Divided according to structure, they are simple, complex, compound, and compound-complex. Examples of each follow:

A simple sentence contains one single independent clause; for example, "He is one example out of hundreds."

A complex sentence contains one independent clause and at least one dependent clause; for example, "They have developed a course, which is the best in this country."

A compound sentence contains two or more independent clauses; for example, "It has cost them money, and it has been a discouraging grind at times."

A compound-complex sentence contains two or more independent clauses and at least one dependent clause; for example, "You know that our plan will meet opposition, and hence it will have to be sold, which will require effort."

### SENTENCE PATTERNS

*Loose* Rhetorically, sentences are classified generally as loose and periodic. A loose sentence is one which is grammatically complete,

<sup>0</sup> Reprinted by permission of *Factory Management and Maintenance*, New York, New York.

or makes sense, at one or more places before the end. For example, "Send the enclosed free-trial order blank to cover the names of five or more of your foremen whom you'd like to train as key men, and we will enter the lot at two dollars a piece." The first clause, "Send the enclosed free-trial order blank to cover the names of five or more of your foremen" is grammatically complete and makes sense without additional elements.

*Periodic* The periodic sentence does not complete its meaning until the end, or period, is reached. For example, "If you will mail the enclosed free-trial order blank at once, we'll include in your year's subscription the three back issues without extra charge."

Since the periodic sentence is an emphatic form, it should be used more frequently than it is. Writers usually use the loose sentence much more frequently than the periodic sentence.

### PARALLELISM

Sentences, on the basis of structure, have parallelism, balance, antithesis, and climax. Sentence elements—nouns, phrases, clauses—that are parallel in thought should, as a rule, be made parallel in form. "And," "or," "but" should join like elements; *i.e.*, if one is an infinitive, the other should be; if one is a dependent clause, the other should be; if one is a verb in the active voice, the other should be.

*Bad:* The workers began to wave flags and shouting, "Bravo!" ("To wave" and "shouting," both complementary to "began," are dissimilar in form. "To wave" is an infinitive; "shouting" is a gerund.)

*Improved:* The workers began to wave flags and to shout, "Bravo!" The two objects are made parallel; both are infinitives.) The workers began waving flags and shouting, "Bravo!" (The two objects are made parallel; both are gerunds.)

*Bad:* He said that he would return and singing a song. ("That he would return" and "singing a song" are dissimilar in form. "That he would return" is a dependent clause; "singing a song" is a gerund form.)

*Improved:* He said that he would return and that he would sing a song.

*Bad:* He worked continuously for what he wanted and the goal was finally reached by him. ("He" is the subject of the first clause and "he" should be the subject of the second clause, but the second clause has "goal" as its subject.)

*Improved:* He worked continuously for what he wanted, and finally he reached his goal.

#### BALANCE

Balance in structure is used to express thoughts where the relation of the thought is exactly parallel. A striking example of balance in phrases is found in Bacon's essay on studies: "Reading maketh a full man; conference a ready man; and writing an exact man. And therefore, if a man write little, he had need have a great memory; if he confer little, he had need have a present wit; and if he read little, he had need have much cunning, to seem to know what he doth not."

#### ANTITHESIS

Antithesis is the type of balanced structure used when ideas contrast. For example, "We have all the advantages which the telephone, the radio, and the automobile bring, but we have no privacy."

A business correspondent should use antithesis judiciously. A little of it goes a long way, since it is an emphatic form. He can use it best in achieving emphasis in sales letters. An illustration of skillful use of antithesis is Lincoln's letter to General McClellan with whom he differed on strategy in one of the campaigns of the Civil War.

Executive Mansion, February 3, 1862.

My dear Sir:

You and I have distinct and different plans for a movement of the Army of the Potomac - yours to be down the Chesapeake, up the Rappahannock to Urbanna, and across land to the terminus of the railroad on the York River; mine to move directly to a point on the railroad southwest of Manassas. If you will give me satisfactory answers to the following questions, I shall gladly yield my plan to yours.

First. Does not your plan involve a greatly larger expenditure of time and money than mine?

Second. Wherein is a victory more certain by your plan than mine?

Third. Wherein is a victory more valuable by your plan than mine?

Fourth. In fact, would it not be less valuable in this, that it would break no great line of the enemy's communication, while mine would?

Fifth. In case of disaster, would not a retreat be more difficult by your plan than mine?

Yours truly

Abraham Lincoln<sup>10</sup>

## CLIMAX

Climax in structure is illustrated in the famous characterization of George Washington: "First in war, first in peace, and first in the hearts of his countrymen."

Climax could be used effectively much more often than it is used in business letters, especially in sales letters.

Before we leave the discussion of sentence structure, it is worthwhile to stress the fact that business correspondents should always adjust their sentence forms and lengths to the temperament, reading level, and natural ability of their readers.<sup>11</sup>

Mr. Robert Gunning, who made an analysis of the Borden publications in 1945, graded and compared the copy of each with a well-known magazine requiring the same reading level. The accompanying table shows the number of years of education necessary for quick reading and easy understanding of each of their publications:

Grade	Education	Periodical	Borden Publication
6	6th grade	<i>True Story</i>	EMPLOYEE HANDBOOK
7	7th grade	<i>McCall's</i>	Institutional Folder
8	8th grade	<i>Sat. Eve. Post</i>	MILKY WAY
9	Freshman, H. S.		HOUSE ORGAN NEWS SERVICE
10	Sophomore, H. S.	<i>Reader's Digest</i>	DAIRY DIGEST
11	Junior, H. S.	<i>Harper's</i>	SCHOOL NUTRITION TOPICS
12	Senior, H. S.	<i>Atlantic Monthly</i>	News Releases
13	Freshman, Coll.	<i>Yale Review</i>	Annual Report <sup>12</sup>

## Vocabulary

"An extensive knowledge of the exact meanings of English words," said Mr. Johnson O'Connor, "accompanies outstanding success in

<sup>10</sup> John G. Nicolay and John Hay, *Complete Works of Abraham Lincoln* (New and enlarged ed.; New York: Tandy-Thomas Co., 1905), I, 93.

<sup>11</sup> See the "Yardstick Formula" in Flesch, *op. cit.*, p. 195.

<sup>12</sup> Milton Fairman, "Writing for Reading," *The Public Relations Journal*, Vol. III (March, 1947), p. 8. The annual report, according to Mr. Milton Fairman, Director of Public Relations, The Borden Company, was prepared in 1946 with special care and hence scored 11.9, placing it in the senior high school or *Atlantic Monthly* category.

this country more often than any other single characteristic which the Human Engineering Laboratories have been able to isolate and measure." <sup>13</sup>

When Mr. O'Connor announced this startling discovery in 1934, he gave a mighty impetus to vocabulary improvement among people interested in business and the professions, as well as those interested in writing and in literature. However much these people differed in their ideas of success, they all knew that they wanted success. If anyone would tell them even one element that contributed to success and would show them how to acquire it, they were ready to begin working. Mr. O'Connor had not only told them that a large English vocabulary was one concrete constituent of success, but he also had made them believe it by explaining his method of studying this element in the laboratory.

Mr. O'Connor, moreover, had increased interest in vocabulary among people in business by writing the following: "Major executives score higher than any other selected group in this English vocabulary test with which we have experimented." Furthermore, "The executive level which a man or woman reaches is determined to some extent by vocabulary." He explained the term "major executives" as "all individuals who for five years or longer have held positions of president or vice-president in a business organization."

The results of other vocabulary tests have corroborated the findings of Mr. O'Connor. Procurement officers used vocabulary tests during the late war to determine for what vocation a student was best adapted. And personnel men in business use them in determining where an applicant fits best into an organization.

#### MEANING OF VOCABULARY

The word "vocabulary" signifies a knowledge of the dictionary meanings of words. Why one needs a knowledge of their dictionary meanings is apparent whenever one seeks to say what he means to the addressee. Since the word is a symbol, it will not convey the writer's meaning unless the symbol means the same thing to the writer and to the reader. A correspondent in writing a sales letter for a men's clothing store has a group of words from which to choose: "apparel," "garb," "raiment," "clothes," "attire," "habiliment,"

<sup>13</sup> Johnson O'Connor, "Vocabulary and Success," *The Atlantic Monthly*, February, 1934, p. 100.

etc. His problem is to determine which word in the group is the most appropriate in this particular letter. The elements which determine his choice are the quality of store represented, the quality of clothing written about, the class of people to whom he is writing, and the occasion he has in mind. For ordinary informal writing, he will probably use the term "apparel" if he wishes to suggest something useful. "Raiment," although it means "clothes" in general, is from the old French *arraiment*, which suggests brightness. "Habiliment," derived from the French *habillement*, creates an atmosphere of elegance and formality. In ordinary writing, "habiliment" would be pretentious and affected.

A study of vocabulary is a study in choosing words with care, with regard for their literal as well as their associated meanings. Dictionaries give correct use by definitions, synonyms, and illustrations. But the dictionary cannot tell a business correspondent all he needs to know about words. He has to choose his words for what they mean to the addressee as well as for what they mean according to the dictionary. A case in point is cited by Dean E. J. Kilduff, who speaks of a business house which is planning to advertise its tenth anniversary in business:

The advertising writer will naturally attempt to state the fact as impressively as he can. His first draft reads: "We have been in business at this same location *for ten years*." As he reviews that statement, he wonders how he can express the idea of "ten years" more effectively. He finally decides that *decade* seems more impressive to him and will probably so seem to his readers. Accordingly, he revises the sentence to read: "We have been in business at this same location *for a decade*." To be sure, a *decade* means a period of *ten years*; but even to many persons who know what it means (if they stop to think about it) it seems longer. And to others who do not know that it means *ten years*, it may have the subjective meaning of twenty-five years or fifty years, or vaguely a "devil of a long time." Since length of time a house has been in business generally implies success and integrity, it was probably to the advantage of the business house here concerned that it used *decade*.<sup>14</sup>

For meanings of words ascribed to them by readers, one must depend not so much upon the standard dictionaries as upon reading

<sup>14</sup> Reprinted from *Words and Human Nature*, pp. 5-6, by Edward J. Kilduff by permission of Harper & Brothers. Copyright 1941 by Harper & Brothers.

and living. One is not, however, wholly dependent upon experience for subjective meaning of words. He can get much help from H. W. Fowler's *A Dictionary of Modern English Usage*.<sup>15</sup>

#### HOW TO BUILD A VOCABULARY

The business correspondent who wants a larger and better vocabulary can get it. The thing most needed is an intense desire to increase one's word power, knowledge of tested ways of acquiring vocabulary, and application. Although a correspondent can acquire words with more ease than he can acquire dollars, he will not acquire them without effort. Correspondents who conceive success to be "a high degree of worldly prosperity" may receive inspiration from Mr. O'Connor's finding that the measured English vocabulary of an executive correlates with his salary.

Many methods can be used for increasing your vocabulary. Some of them should be adaptable to your particular case:

1. Read extensively in magazines of your own field, attempting to get the meaning of words from their context. For example, in advertising, read *Printers' Ink* and *Advertising and Selling*; in management, *Business Week*, *The Nation's Business*, and *Factory Management and Maintenance*; in accountancy, *The Balance Sheet* or *The Journal of Accountancy*.
2. Keep a list of unfamiliar words you may find in such magazines as *Time*, *The Reader's Digest*, *Harper's Magazine*, *The Atlantic Monthly*, or *The New Yorker*; form sentences using them; and put them to work in your own writing.
3. Study etymology of words. Learn meanings of roots, prefixes, and suffixes, which will help you to understand the meaning of many unfamiliar words, without your having to look the words up in the dictionary.
4. Take a course in Latin. You will build vocabulary fast as you learn root words, prefixes, and suffixes. Students who have studied Latin usually pass good vocabulary tests.
5. Study French or Spanish. You will learn something about Latin from which these languages developed, and you will learn more about exact meanings of words in attempting to make accurate translations.
6. Study history of language and semantics. You will learn how English words were first used and how their usage developed.

<sup>15</sup> Oxford, England: Oxford University Press, 1946.

7. Take the vocabulary tests, "It Pays to Increase Your Word Power," by Wilfred Funk, in each issue of *The Reader's Digest*.
8. Get some word tests or "Word Study Helps" from The John C. Winston Company, Philadelphia, who publish *The Winston Simplified Dictionary*; from G. & C. Merriam Company, Springfield, Massachusetts, who publish the *Webster's Collegiate Dictionary*; or from Harper & Brothers, who publish *The American College Dictionary*.
9. Attend public lectures and talks and listen to discussions over the radio on worth-while subjects, noting down words that you understand but which you do not use.
10. Expand your knowledge of new technical fields, and force yourself to acquire new words.
11. Look up synonyms in a thesaurus such as *Roget's Thesaurus of the English Language* or *Webster's Dictionary of Synonyms*.
12. Work crossword puzzles.
13. Associate with people whose command of English is good and notice their use of words.
14. Take a course in vocabulary-building if one is offered by your university or college.
15. Get from a publisher one of the books of exercises in building vocabulary, one by E. J. Kilduff, for example, published by Harper & Brothers.
16. Read the sections on words in good handbooks of English such as *The Macmillan Handbook of English* by John M. Kierzek.
17. Make constant use of a good dictionary. You will find that, as soon as you make the acquaintance of a new word, you may "run across it" frequently in reading or in conversation.

Most of the ways of building vocabulary listed here need no discussion. Some comment may be helpful, however, in regard to semantics, the study of the meaning of words, and of etymology, the study of roots and affixes (used to denote both prefixes and suffixes), which give you knowledge of new words without your having to learn each one separately.

Unless a student takes a course in semantics, he will do most of his study of words in the large dictionaries: *Webster's New International Dictionary*, the *Oxford English Dictionary*, and the *Dictionary of American English*. The second and the third give illustrations of the uses of words from early to modern times.

Whether or not a study of semantics will have practical value for the writer of advertising and sales copy, it will add interest to his



work. He may feel more satisfaction in writing about cantaloupes, for example, knowing that they hark back to Castle Cantoloupo near Rome, where melons were first grown in Europe from seed said to have come from Arabia.

Etymology is the science of the original form of words. Its study helps you to see how the parts of words—roots, prefixes, and suffixes—have combined to make the words in everyday use. By learning the meaning of many Latin roots, of Latin prefixes, or Latin suffixes, you discover that you can understand the meaning of a great many words without consulting the dictionary. Or you may find that the roots, prefixes, and suffixes are Greek.

The business correspondent needs not only to increase his vocabulary of standard words, but also to add new words that are becoming a part of language. New words spring from applied science and technology; for example, "lucite," "neoprene," "nylon," and "sulfa-pyridine." Some new words have been made from names of persons or places: "Sanforize," "Diesel," "Geiger counter," "Masonite," "Bronx cheer." Since language is a living thing, new words creep into everyday speech. Some of the newcomers are "supermarket," "oomph," "brunch," "blood bank," "stooge," "photogenic," "dither," "blitz," "priority," "blackout," "jalopy," "bombardier," "ersatz," and "slow-down." Some of these will be recognized as growing out of the late war.

Stuart Chase has commented that writers do not look to their tools (words) early enough, that they do not study the nature of the words themselves. He finds this a curious oversight. As carpenters, masons, and engineers, he says, give thought to their tools and instruments in order to erect a durable structure, so writers should know more about the nature of their tools to build a durable structure of human communication, our language.

#### GOOD USAGE: WHAT TO OBSERVE

People with large wardrobes have the advantage of having clothes for every occasion and for all kinds of weather. They have clothes for their homes, for their offices, for travel, for sports, and for social life. They have clothes for winter, spring, summer, and fall. They have clothes for sunshine, wind, and rain. On the same principle, people with large vocabularies have the advantage of having words suited to every subject, every person, and every occasion. They have

words to use to produce every effect. The problem is to learn to use them well, which involves learning to use them to achieve certain qualities that characterize all good business writing: intelligibility, readability, accuracy, appropriateness, concreteness, and force.

Authorities on written and spoken English always make three requirements for word choice: A word must be (1) present, (2) national, and (3) reputable. "It is in good use if it belongs to our time and age, not to the past; if it is accepted and used throughout the entire country; if it is recognized by educated men and women."<sup>16</sup>

*Present-Day Use* The business correspondent will have little difficulty in observing modern practice if he overcomes the habit of using such phrases as "Yours of the tenth just received," "per your letter," "subsequent to the 4th proximo"—phrases which are antiquated. He may now and then use "gotten" or "proven," not realizing that they are older forms that have been replaced by "got" and "proved," but he is not likely to use archaic words such as "methinks" (I think), "whilom" (formerly), or "fellow" (partner), unless he is devoting more of his time to literature preceding the twentieth century than he is to business.

*National Use* Neither is the business correspondent likely to use provincialisms not readily understood. If he uses: "I allow" for I think, "tote" for carry, and "you-all" for you, he probably does so designedly, knowing that he can count upon his addressee knowing what he means.

*Reputable Use* He may have greater difficulty in observing the requirement of reputable use. Handbooks of English define reputable English as diction suitable for formal or semiformal writing. This definition rules out the use of colloquialisms and slang, which when used with propriety give force and human quality to writing.

#### GOOD USAGE: WHAT TO AVOID

*Colloquialisms* The writer's practical problem in observing reputable use is to determine when the subject, the occasion, and the reader make formal style appropriate and when they make informal style appropriate. Colloquial expressions such as "to get ahead," "to bank on," "to get away with," "cute," "ad," "exam," "lab," and "O.K." are expressions correct in informal or in familiar letters—and

<sup>16</sup> John M. Kierzek, *The Macmillan Handbook of English* (Revised ed.; New York: The Macmillan Company, 1947), p. 277.

a large percentage of sales letters and everyday letters are informal. The main principle for the use of colloquialisms is that colloquial English is correct when it is appropriate.

*Slang* Much that has been said about the use of colloquialisms in business letters can also be said about the use of slang. The correspondent's problem is to know when he can use slang with propriety. The fact that there are slang terms which have survived for centuries such as the verbs "do" (1789) for cheat, "grease" (1557), and "blow" (1400), and the nouns "gas," "jug," "sap," "racket," "breadbasket," "hush money," "kick," "grub," and "booze," shows their virility. "They never quite drop out of use," says H. L. Mencken, "and they never attain to good usage."<sup>17</sup> He continues:

Also operating in favor of a judicious use of slang is the fact that slang is coined by smart writers for the newspapers—particularly the sports editors—for the theater, and for the radio. . . . Some of the best slang emerges from the argot of college students, but the general run of students have nothing to do with the matter. College slang as general slang is made by the wits of the newspapers and theaters. We get "handcuff" (engagement ring) from a Harvard student; "applesauce," "dumbbell," and "you said it" from the cartoonist T. A. Dorgan; "high-hat," "push-over," "baloney," "scream," "click," and "laugh that off" from Jack Conway, staff writer for *Variety*.<sup>18</sup>

All these words are used in daily affairs; hence, except to purists, they do not seem offensive when they are used in informal letters. That they survive in the common vocabulary suggests that they meet a need.

"Slang originates," says Mr. Mencken, "in the effort of ingenious individuals to make the language more pungent and picturesque—to increase the store of terse and striking words, and to provide a vocabulary for new shades of difference in meaning."<sup>19</sup>

In a recent collection of *Stunt Letters*, a Dartnell Better Letters Feature, one finds these instances of slang: "It's a lead pipe cinch." "We're itching to tell you." "Making hay while the sun is shining." "Pull old man Winter's whiskers." In each case, the striking words

<sup>17</sup> Reprinted from *The American Language* by H. L. Mencken, by permission of Alfred A. Knopf, Inc. Copyright 1936 by Alfred A. Knopf, Inc. As condensed in *The Reader's Digest*, October, 1936, p. 68.

<sup>18</sup> *Ibid.*, p. 69.

<sup>19</sup> *Ibid.*

give force to the idea they express and seem appropriate to the subjects about which they are written.

The abuse of slang involves its own punishment. In many cases, a correspondent uses slang because he is mentally lazy. He will not make the effort to express himself accurately when a slang expression approximates his meaning. As a result, he produces boredom, just the opposite effect of that produced by the coiner of effective slang.

A second objection to slang is that it may not convey the intended meaning to the reader. A case in point is the expression "go for." When the young actress asked if she should "go for" the young man, she meant should she be "in love" with him. The middle-aged coach thought "go for" meant "be angry with him."

Then, again, the slang may offend the reader. Personal views are likely to operate in forming judgments of slang, and these have little validity for other people. The two illustrations which follow are intended to show (1) the legitimate use of slang in a letter, and (2) its abuse.

[Addressed to University Coeds]

With butter 80 cents and meat 90 cents how in the world is a gal going to eat and still dress up to please her public! Why, by attending Sue Overgard's great July clearance sale, of course!

For beginning the moment you receive this letter (and there will be several hundred more like you who will get this break ahead of the general Chambana public) there will be -

BARGAINS-A-POPPIN'

-in Sue Overgard's air-cooled temple of fashion right here on the campus.

All because our Chambana weather has been so inconsiderate the past eight weeks, Sue has been caught with a larger carry-over of fashionable apparel than she likes to admit. We're not too happy about it either, but you will be!

Just flit right over here and take your choice of a wide selection of seasonable apparel such as....

DRESSES - SUITS - COATS  
PLAY CLOTHES - SPORTSWEAR  
SWEATERS - BLOUSES - SKIRTS  
AND SUCH LIKE

. . . at reductions running all the way from 25 per cent to 65 per cent.

And if you get all steamed up when you come arunnin' to save ahead of the crowd remember - you can cool off casually while shopping and saving at Sue's.<sup>20</sup>

[Addressed to Business Men]

WHAT'S THE BIG IDEA?

That's what the Boss said to me when I told him I wanted to write you a letter.

Why shouldn't I? For the last three or four years I have been chauffeuring a typewriter around this office, and all I want is a chance to show the alibi hounds here that I'm the shark's whiskers when it comes to writing letters.

That's that -- and here's what I want to tell you about.

The degree of slanginess in the second is too high. It presupposes intimacy between people greater than is usual, an intimacy which perhaps seems more offensive simply because it is put in writing. Although a person may be accustomed to hearing slang, it is not certain that he is accustomed to seeing slang terms.

In general, slang should not be used in business letters so freely as it is used in talking. One of the indispensable qualities in written words is precision, and slang is usually inexact. The contrast between the dignified and formal vocabulary of writing and the vocabulary of conversation is as wide as that between street attire and lounging robe. For the same reason, colloquialisms and provincialisms should be used more sparingly in writing than in talk.

*Polysyllabic Words* Polysyllabic words are one of the main causes of bad writing in business. A writer lacking confidence in himself is most likely to use them because he is less concerned with conveying a clear message to his addressee or performing a service for him than with impressing his reader. He seems to think pretentious style will suggest the prestige of his firm or the importance

<sup>20</sup> Reprinted by permission of Overgard, Inc., Champaign, Illinois.

of his position. The result is that his writing is difficult to understand if not entirely lacking in clearness. Usually it is amusing, as the following letter, written by a student, shows:

In contrast to the unexpected and unavoidable wartime operative and cost problem, there is the highly gratifying interest consistently attracted by the work through the compilative period.

As a result, it has expanded in scope most satisfactorily, and instead of being limited to a state, will encompass contiguous areas, be main-titled, and serve both user and biographees much more effectively. Also, a novel quick-reference indexed pagination has been developed which experiments indicate to be considerably more effective than the old-style alphabetization.

Equally amusing, if not irritating, is the following collection letter:

Doubtless you are cognizant of the necessity that retail organizations, regardless of the prestige or reputation they may possess in the community, must discharge their financial obligations to wholesalers with consistent punctuality. In fact, their reputation is closely associated with their financial reliability.

As a consequence of these circumstances, it is imperative that we solicit your cooperation toward the immediate termination of your indebtedness to us. Despite the apparent insignificance of its amount--\$8.50--your prompt attention to this obligation will be of material assistance to us in maintaining the unparalleled reputation for quality merchandise which you doubtless recognize as a benefit to yourself and the entire community.

These little comedies dictated by the business correspondent are unintentionally humorous. They characterize business writing much less frequently than formerly. One would have to search many a manual of progressive firms to find as good an example of sesquipedalian diction as that characterizing this definition of cement which probably belonged to the 1880's:

Cement is the term applied to the finely pulverized product resulting from the calcination to incipient fusion of an intimate mixture of properly proportioned argillaceous and calcareous materials, and to which no addition greater than 3% has been made, subsequent to calcination.

*Hackneyed Expressions* Business jargon or stereotyped expressions are the most insidious fault of business correspondence. And when we talk of jargon, we must distinguish between a living vocabulary that has been evolved for a department of thought—finance, for example—and a mass of dead or half-dead words which create a colorless tone for many a business letter and make it wordy. Usually, if a man will review the carbons of his letters, he can easily make a fairly long list of words and phrases which he should avoid in the future if he wants his letters to be more effective. Here is a representative list:

according to our records	meet your approval
advise	of even date
along this line	of every description
and oblige	of recent date
are in receipt of	of the above date
as per	our prompt attention
as the case may be	party
as to your proposition	patron
at an early date	per
at hand	prox.
at your earliest convenience	re:
attached find	rest assured
attached hereto	same (used as pronoun)
avail yourself of this opportunity	state (say)
awaiting your further commands	take care of same
beg to	take this opportunity
communication (letter)	thanking you in advance
conforming to	this is to advise
contents carefully (or duly) noted	to hand
due to the fact that	to put this account in balance
enclosed (or inclosed) herewith	trusting that
enclosed please find	ult.
esteemed favor	via
herewith	we remain
in this matter	would say that
kind favor	you claim, you say, you state
kindly ask	yours of recent date
kindly inform	your valued order

**DICTION: WHAT TO FOLLOW**

*Intelligibility* A correspondent will improve his diction and hence his intelligibility not so much by learning the kind of words to avoid as the kind of words to include.

The foremost principle of the kind of words to include is that a word must be intelligible to the reader. Unless a word is understood by the reader or its meaning is clear from the context of the letter, it fails in its primary function—that of conveying its meaning to the mind of the reader. "Invoice" is used widely in business and is readily understood by most people, but a correspondent in a mail-order house could not induce a farm woman to return her "invoice" in connection with a claim until he used the word "bill" instead of the word "invoice."

Where preciseness is imperative, the writer may be obliged to use technical terms or those peculiar to a business profession—for example, debentures, amortization, or retirement of bonds in the field of finance. One wonders, however, how much more effective advertising and sales paragraphs intended for the layman might be if engineering firms, insurance companies, and investment firms employed experts in writing to do their writing as they employ lawyers to do their legal work. All too many firms write for themselves, not for their readers.

*Readability* Writers of effective business letters must take into consideration the ability of the addressee not only to understand their words but to understand them readily. Except when reading answers to their own letters, readers, as has been observed, are under no compulsion to find out the meaning of a business letter. If they meet diction difficult to understand, they probably will not read the letter. Readability of a word, however, is relative to the education of the reader. Words that make easy reading for the senior in college may be difficult for the senior in high school; and words which seniors in high school read easily may be read with difficulty by pupils in the eighth grade. But whatever the educational level of an addressee, other things being equal, he will find short words easier to understand than long words because they are the words learned earliest and those used every day.

Recently, studies have been made to determine how much such words as "disapproving," which has two prefixes, "dis" and "ap," one



root "prov," and one suffix "ing"; or "philosophy," composed of prefix, root, and suffix, "philo-soph-y," increase reading difficulty. The principle has been enunciated that any writing which has more than thirty-seven affixes (prefixes and suffixes) for every hundred words makes reading difficult for the average person.<sup>21</sup>

One can readily demonstrate how much easier is reading when composed of short words than when composed of long words. For example, the two paragraphs on page 116, the message of which is buried in high-sounding words that obscure the thought, can be translated into a three-sentence letter in which only two words contain more than one syllable. So expressed it reads:

Bills paid on time are a firm's strongest asset.

You owe us \$8.50, which is past due. The bill is small, but it should have been paid in March.

Will you please send us a check to reach us by May 12?  
Thank you.

*Accuracy* A skillful correspondent will use the right word to express his thought, and back of the right word is clear thought. As Cardinal Newman observed long ago: "Thought and speech are inseparable from each other." "A word," ruled Justice Holmes, "is the skin of a living thought."

In spite of our desire to use the colorful word, the lively word, the connotative word, we can follow no sounder principle in writing accurately than to use the simple word. For example, Mr. A. H. Little relates his difficulty in understanding what one correspondent was trying to say who "did a fancy little step in diction" by using the word "mitigate." "By a process of induction, deduction and a dash of phonetics, I realized that the correspondent meant *militate*. Inaccuracy of one word can make quite a difference in meaning."<sup>22</sup>

Business correspondence is heavy with inaccuracies in diction. A few misuses of words will suggest others to correspondents who want their words to say what they mean. One inaccuracy in diction is the use of "advise" for "inform." Well-meaning friends or parents *advise*; occasionally credit executives *advise* those whom they have long

<sup>21</sup> Flesch, *op. cit.*, p. 42.

<sup>22</sup> Arthur H. Little, "The Cardinal Qualities of Business Letters," *Dun's Review*, XLVII (October, 1939), 19.

served; but more often than not a correspondent is giving someone information, and hence he *informs*. "Trust" is frequently used inaccurately for the word "hope." If a correspondent merely wants the addressee to do something, he should not say that he *trusts* the addressee will do it. To *trust* is to place confidence in someone or something. We *trust* a bank with our money. "Balance" and "remainder" are used without due regard for the meaning of each. "Balance," except in accounting, means equilibrium; "remainder" means what is left after something is taken away. For example, to say that the *balance* of the day is given to amusement is far-fetched. "Feel" and "believe" are often used when we mean "think," as in the sentence: "I *feel* that it is to my advantage and I *believe* I shall go tomorrow." Other offenders are "anticipate" in "I do not *anticipate* any trouble with the carburetor"; "transpire" in "Be sure to tell me what *transpired* at the meeting"; "forward" in "We shall *forward* you a supply of merchandise as soon as it arrives."

Choosing words to express exactly what you mean will cause you to pay attention to synonyms, one of two or more words of the same language having the same or nearly the same essential meaning—"house," "abode," "building," "dwelling," and "residence." It will similarly cause you to study antonyms, words of opposite meaning. "White" and "good" are antonyms of "black" and "bad." It will cause you to distinguish carefully between words that are easily confused because they are similar in form or related in meaning—for example, "ability"—"capacity"; "accept"—"except"; "affect"—"effect"; "expect"—"suspect." In making the right choice, you will need to study the synonyms that a dictionary lists under a given word, and you will need to make frequent use of a good book of synonyms and antonyms.

The importance of accuracy in diction comes from the nature of language. The language of people is a code, the value of which depends upon their understanding it in the same way it is meant. Every person who uses words slovenly helps to make the code unintelligible. He hurts himself, also, by weakening his power to express his thoughts effectively.

*Appropriateness* This requirement in good diction is discussed as a quality of expression in Chapter v, "Cardinal Qualities of Business Letters," but it also needs consideration as a quality of words in business letters. As applied to words, it means keeping

speech level in harmony with the actual subject and adequate to it. It means adapting manner to matter.

To choose appropriate words, then, one must consider the subject matter. Business correspondence, for the most part, concerns itself with things that satisfy our everyday needs and desires. As a consequence, the everyday business letter should express its thoughts in simple and straightforward language. The adjustment and the collection letter, which depend upon friendly feeling for their success, need to be simple and direct, as friendship is unassuming and sincere. Words used in sales descriptions of merchandise, products, and service should be appropriate to the thing described. A writer of sales copy for a silver fox pelt that brought the highest price one has even been known to bring was justified in writing enthusiastically about it: "She'll see at once that this glorious fur with its thick soft mane, its deeply marked black cross, its brave bright silver is king among foxes" seems wholly appropriate description. But the following copy for a dress selling at \$1.95: "For sheer loveliness of beauty and design, for the superb blending of alluring color, for their excellent quality, these new and different spring day dresses are hard to equal at \$1.95," seems to be posing. The only justification for the affectation in diction in this copy is that its writer had the soul of a poet but was condemned by some strange fate to write copy for mediocre merchandise.

The following piece of copy shows what can happen when the writer has little feeling for appropriateness:

*Peace and the Pierre*

The peace of the park from the casements . . . and the peace of the Pierre itself inside . . . the articulate silence of great rooms, furnished with great beauty and great reserve . . . an oasis of quiet in a wilderness of unequaled longing for peace . . . the residential hush of the old Fifth Avenue reborn in the new! Park . . . Peace . . . Pierre! All ready for October.<sup>23</sup>

Sir Arthur Quiller-Couch has given advice that will serve as a guide to many a bewildered person attempting to change from a vocabulary suitable for literature to one suitable for trade:

<sup>23</sup> Reprinted from "Rupert Brooke and Sales," *Printers' Ink*, February 14, 1945, p. 76, by Samuel Carter III by permission of Printers' Ink Publishing Company. Copyright 1945 by Printers' Ink Publishing Company, Inc.

Seeing that in human discourse, infinitely varied as it is, so much must ever depend on who speaks, and to whom, in what mood, and upon what occasion; and seeing that literature must needs take account of all manners of writers, and audiences, moods, occasions, I hold it as a sin against the light to put up a warning against any word that comes to us in the fair way of use and want.<sup>24</sup>

The wording of a letter is appropriate only if it is suited to the subject matter, the occasion, and the reader.

**Concreteness** Herbert Spencer said that "economy of the recipient's attention" is the fundamental principle of rhetoric. He also recommended using concrete terms, when possible, instead of abstract terms, because they produce more vivid impressions and brighter images. The reason that specific expressions produce brighter images than abstract expressions is that we do not think in general but in particular terms. When any class of thing is named—"automobile," for instance—we represent it to ourselves by calling to mind a Ford, a Chevrolet, a Buick, or a Cadillac. The reader has to choose from his stock of images, one or more, by which he may visualize the whole group. In doing this, he expends some force and time in understanding. If the writer will employ a specific term, he will immediately suggest an appropriate image to the addressee and produce a more vivid impression on him. He will achieve economy in conveying his thought to the reader. Moreover, when a writer expresses a general idea or an abstract concept, he must strive to make it clear by giving a concrete example or illustration. This technique impedes rapid reading.

In achieving vivid impressions, therefore, a copy writer no longer writes copy about an Oldsmobile full of general terms such as these in the following sales description, 1900 variety:

Runs everywhere, the best thing on wheels. A practical motor vehicle for every day in the whole year. For business or pleasure, the ideal runabout—always ready for instant starting with power to keep it everlastingly going.

Instead, he writes about the "98" Four-Door Sedan in Caspian Blue:

<sup>24</sup> Arthur Quiller-Couch, *On the Art of Writing* (New York: G. P. Putnam's Sons, 1915), p. 286.

*It's Smart to Own an Olds!*

It's smart to drive the style-leader.

In cars—as in clothes—it's *good taste* that counts. Just the right shade of harmonizing colors—the correct amount of decorative trim—the proper simplicity in line and form. That's why the 1947 Oldsmobile is such a *smart* looking car. And it's *smart* in action! What a thrill to glide along . . . swiftly . . . smoothly . . . without shifting gears or pushing a clutch! That's what Hydra-Matic driving is like. See the new 1947 Oldsmobile with GM Hydra-Matic Drive—America's only *fully proved, fully automatic* drive—at your Oldsmobile dealer's.

Preferring the concrete word to the abstract one is perhaps, as a principle of writing, second only to preferring the familiar word to the far-fetched. Its constant observance helps to make writing direct, simple, and lucid.

**Forcefulness** Force is a quality of words that gives vitality and freshness to style. It comes from selecting words which live, breathe, and feel. This general principle may be translated into specific principles concerning choice of words as follows:

1. Use nouns that are exact and which create definite images. In other words, use specific words instead of general words.
2. Use adjectives that are alive—"racing and billowing" sails, descriptive of yacht races; "crystal white" foam against a background of "sparkling sapphire" sea, descriptive of water.
3. Use verbs that have the descriptive force of modifying adverbs. Instead of saying: "Prices rose rapidly after the war," you can say: "Prices zoomed, sky-rocketed, soared, shot up."
4. Use specific instead of general verbs. In applying this principle, use verbs which describe the manner of action in naming it. "Airplanes made noise in the sky" may be made more forceful by saying, "Airplanes roared," "airplanes zoomed," "airplanes hummed," or "airplanes purred."
5. Use figures of speech, such as similes, metaphors, and personifications. Every figure of speech uses an image which adds to force or vividness—for example, "Kremo Macaroni is as rich as cream, as tender as tips of new asparagus, and as light and as fluffy as popovers."

The writer of the following copy, "Michigan, A State of Happiness for Everyone," applied all the foregoing principles in writing it, even

to employing the figure of speech for Michigan, "State of Happiness."

The concrete nouns in this copy which create definite sense images are: fishing tackle, riding clothes, golf clubs, summer bridle path, pine forests, 11,037 lakes. Alive adjectives are "rolling" hills, "sandy" beaches, "sunny" skies, "cooling" breezes. Verbs that carry descriptive force are "oiling up" fishing tackle, "brushing off" your riding clothes, and "shining up" your golf clubs.

## FOR A WORLD OF VACATION FUN AND THRILLS IT'S

### MICHIGAN

#### A State of Happiness for Everyone

In a few more weeks you'll be oiling up your fishing tackle, brushing off your riding clothes, and shining up your golf clubs, as your thoughts turn to summer and vacation time. And Michigan will be thinking right along with you . . . getting ready to show you the grandest time ever.

Michigan will be ready with 11,037 lakes filled with fish and fun . . . with miles of bridle paths through pine forests and over rolling hills . . . with fairways and greens fashioned by experts for your pleasure. And along with unexcelled resort and recreational facilities, Michigan's sandy beaches, sunny skies, and cooling breezes will be here just as always.

Michigan truly is "a State of Happiness for Everyone." So make it a Michigan vacation this year. Mail the coupon today for a free, illustrated folder. Choose the spot that's right for you, and make your reservation early.<sup>25</sup>

We find a different kind of force in copy for Armstrong Rhino-Flex Tires. Notice the nouns in those expressions which call up definite sense images—"The Devil's Causeway," "great Test Fleet of 14 cars," "tire carcass," "road shocks." Notice the bold adjectives—"rocky" roads, "burning" concrete, "jolting" ruts, "skidding" curves, "sharp" corners, "dead" weight, "brutal" treatment, "safer," "tougher," "longer-lasting," "exact" length, "flexible" carcass. Notice how many of the verbs carry the descriptive force of a modifying adverb—*speed*. Armstrong Test Fleet Cords "give" with the impact, "snap back" faster, surer.

<sup>25</sup> Reprinted by permission of the Michigan Tourist Council, Lansing, Michigan.

*Armstrong Tortured 18,117 Tires.*

Racing across "The Devil's Causeway" 15,000 miles a day, speed Armstrong's great Test Fleet of 14 cars. All known brands of tires are tested . . . over rocky roads, burning concrete, jolting ruts . . . around skidding curves, sharp corners. Each car carries a double overload of dead weight more than 1000 miles every 24 hours—days and nights on end. Tires purposely are underinflated. . . .

Such brutal treatment of tires has shown Armstrong engineers how to build tires that are safer, tougher, longer-lasting. Armstrong has learned that plies must be cut to exact lengths before being applied to the tire carcass—to prevent stretching and distortion; to prevent weak spots; to lengthen tire life. Perfect tire balance has been found essential to uniform tread wear—to prevent accident-causing wheel shimmy. . . .

18,117 tires were tortured to bring you Armstrong's amazing new Rhino-Flex Tires. They wear longer, more evenly, resist more road shocks. The tougher, more flexible carcass has tighter-twisted cords that "give" with impact, snap back faster, surer. They have a wider, flatter tread for quicker, safer stops; a smoother, cushioned ride. See—compare Rhino-Flex Tires with any other made today. We are confident you'll agree that they're the *finest tires ever built*.<sup>26</sup>

On the subject of words in relation to presenting messages effectively, nothing better has been written than "Finding the Word That Sells." It brings the discussion of the important subject of diction to a suitable climax.

Words are almost living things. There are weak words and strong words, pallid words and red-blooded words, words that are dull and words that are diamond-pointed, words that soothe and words that smart and burn like vitriol. There are words as splendid as precious gems, words as smoulderingly beautiful as the eyes of a sullen harem favorite. There are words as scorching as fire, words almost incandescent with heat and light—words that seem to have dropped hissing hot upon the page that holds them. There are words as dreadful as murderers, words that boil and swirl with meaning as dark as the black broth of a witch's caldron.

<sup>26</sup> Reprinted by permission of The Armstrong Rubber Company, West Haven, Connecticut.

And so in business there are all varieties of words for an advertisement writer's choosing. There are efficient and inefficient words—words worn out, commonplace, flat as dish water, words that have as little character as the average insignificant face in a crowd—strong, startling words that compel attention as a man of striking personality draws the eyes of passers-by upon the street. There are words as shallow as a pie-pan and as meaningless as an idiot's chatter—words packed as tight with meaning as a machine-pressed cotton bale—words as evasive as cels—words as straightforward and direct as musket fire—words as plain as old dog Tray—words as pretentious as the sweep of a peacock's train—words as sweet and simple as a May morning.

No matter what product you wish to describe, there are image-making words that will make the product fairly live in the imagination. There are words for use in describing foods that will make the mouth water. There are words as dainty and filmy as the lace on a woman's dress. There are words for every product—every idea. . . .

Every well-written sentence should seem as complete as a circle, as compact as a brick. Its parts should be as carefully chosen and put together as the parts of a watch. Every word in it should be the "inevitable" word—the one word out of all the language which will best fill the place where it is used.

Ruskin, that great master stylist, was once observed by a friend at his desk, chin upon his hands—absolutely silent. "What are you doing?" asked the friend.

"Hunting for a word," said Ruskin. "I've been searching my brain for it for fifteen minutes. I have got a dozen that will do, but there is only one right one, and I haven't found it yet."

If you are an advertising man, see the enormous value that lies in the selection of the right—the "inevitable" word. . . .<sup>27</sup>

## Class Projects

1. a. After reading the discussion of the main types of paragraphs—expository, argumentative, descriptive, and narrative—on pages 92–94, decide what kinds of subject matter each is particularly suited to.
- b. Using one of these four types of paragraphs, write the opening part of a letter (unsolicited) advertising a summer vacation spot

<sup>27</sup> Reprinted from "Finding the Word that Sells," *System*, October, 1913, p. 400, by W. C. Holman by permission of *American Business*. Copyright 1913 by A. W. Shaw.



- you know about. (You need not restrict this opening to one paragraph, but stick to the same type if you use several.)
2. For a first lesson in the art of taking dictation, pair off with one of your classmates and let each, in turn, formulate a letter, thanking Mrs. Harold P. Thornsby, 121 West Grand Avenue, for her patronage during the past year. The letter you are dictating will be sent to all the customers who have had a charge account at your department store for five years or more and who are Class A patrons—that is, they buy regularly and never become delinquent. The manager of the credit department has decided that these faithful customers are too often overlooked, and he wants these letters to be sent out immediately after January 1 as a greeting from the store on an appropriate seasonal letterhead. Remember that the opening sentence is the keynote of the entire letter; it should serve as a pleasant topic sentence. In order to assure unity, you should dictate each paragraph as a supporting point to the topic sentence.
  3. Write the closing paragraph for the letter in Project 1b, including the three functions mentioned on pages 95–96.
  4. Improve the diction of the following sentences:
    - a. We would ask that you kindly look into the matter regarding the amount of interest credited to our account as of November 30 and advise us as to whether we may expect to receive an additional interest credit for this period.
    - b. In response to your recent inquiry, we take pleasure in forwarding herewith leaflet showing our train service between Chicago and Smithville.
    - c. Referring to your letter of Nov. 11, file E-433-17 relative to extending the expiration date in connection with 90¢ rate on hollow tile from Kankakee to Chicago. It will be our purpose to extend this rate until June 30.
    - d. Replying to your letter Nov. 14th regarding Southwestern action approving 23½¢ rate from Lake Charles, La., and 28¢ rate from Corpus Christi, Tex., to Memphis, Tenn., on Caustic Soda in Solution in tank cars. Shall be glad to advise you of effective date as soon as same has been definitely determined.
  5. 

November 29th, 194—

Blank Mail Order House  
Atlanta, Georgia  
Gentlemen:

I mailed you the 14¢ but forgot to send you this slip with the 14¢. Did you give me credit? I received my radio you sent me. I installed it myself and like it fine so far.

I only missed one thing which I wish I had ordered one with more tubes but the one I got is a good one for the amount of tubes it's got. The best I could get for the price and amount of tubes.

I am expecting to order an easy payment order from you soon. I want to select different articles from the catalog. I have got the money but its on saving and don't want to use it.

Is a \$20.00 order the least you will send on an easy payment. I don't need over \$10.00 or \$12.00 all in my order and I can pay \$4.00 a month and not interfere with my saving money.

Write and tell me about this please. Send me your colors of auto paint please. I want good paint.

*Ben Pickens*  
Anderson, North Carolina

Above is an example of the "catch-all" letter, lacking in unity and emphasis. It represents what some authorities call "mixed mail" in that it will have to be routed to at least two different departments to receive the proper attention.

- a. After studying the contents carefully, decide how many separate letters should have been written to assure the writer of efficient handling of his order; give the central idea or "core thought" of each.
  - b. Study the length of the sentences in the first two paragraphs from the standpoint of their readability.
  - c. In preparation for writing one of the letters which you have decided upon in part "a," write down ideas to be presented and decide how many paragraphs will be necessary.
6. Each of the following exercises is taken from advertising copy which appeared in leading magazines. Some of the vivid key words have been replaced by less vivid synonyms. Test your vocabulary skill by restoring a colorful, appropriate word instead of the italicized word or phrase. (Note: The mere substitution of a Latin-origin word for an Anglo-Saxon word will not necessarily achieve the exact desired effect.)
- a. MEDITERRANEAN MEMO: (advertising a cruise)  
Reserved . . . a *Venetian* boat for two. Whether you *move slowly and smoothly* along the Grand Canal under the *irresistible* influence of a Venetian moon or visit other glamorous places . . . (name six) . . . nowhere else will you find such *pure* adventure and *enjoyment* as in the lands bordering on the Mediterranean.
  - b. THE CHRISTMAS SPIRIT LIVES IN MUSIC  
Deep in the hearts of men *lives* an *impalpable* something we call the Christmas Spirit. Scrooge felt it when Marley's ghost *ran after* him. Tiny Tim *said it* when he said, "God bless us, every one."

Today in our *ecclesiastical buildings*, in our *houses*, and wherever people *get together* in joyous celebration, you'll hear the age-old Christmas carols . . . and something within you will *answer*.

Such is the power of music, man's greatest means of spreading the Christmas message, "Peace on earth, good will to men."

c. THE THEATRE THAT TRAVELS 90 MILES AN HOUR

Among the new *things* promised the *railroad passenger* in the very near future is a club car that *changes* into a moving movie theatre. By day you'll relax in a *well-furnished* lounge. In the evening you'll sit back and watch a recent Hollywood *production* as you speed on your trip.

d. (Advertisement for a ball-point fountain pen.)

An *object of value* of lasting delight . . . an *event transcending the laws of nature* (one word) of functional design and rare beauty. *Sole* embodiment of inventive genius.

e. FOR BEDROOM ENCHANTMENT

*Shining* cherry furniture . . . polished invitations to relaxation, these *beautiful* pieces that *change* a bedroom into a gracious place.

f. (Advertisement for door chimes.)

For those of good taste in the things they live with and *like*—the inherent *good workmanship* and *attractive* tone of CHELTENHAM DOOR CHIMES bring beauty, charm and an *appealing* way of saying, "A guest is at the door."

7. Clip from some popular current magazines five advertisements which have a paragraph or more of copy accompanying the pictorial presentation. Before bringing them to class, examine the diction and mark it as follows:

- Count the nouns and adjectives of Latin origin and those of Anglo-Saxon origin (approximately) to see which is in larger proportion.
- Circle all words of three syllables or more and tell in what proportion they are to the total number of words per paragraph.
- Underline any words or phrases which impressed you as particularly vivid, fresh, and appealing to the senses.

## Letter Problems

1. You, the manager of a resort hotel, receive the following letter.

Dear Sir:

I was looking forward to my usual month's stay at Murmuring Pines Lodge when I ran into Fred Wilcox who has returned from there.

Fred gave me a very discouraging account of conditions up there. He

said that white grubs had destroyed the greens on the golf course, that the fishing was spotty, and that the high water this year had ruined the beach. I suppose the high water has also destroyed the feeding grounds of the water birds and that there are very few birds around.

As you know, I spend my vacation golfing, fishing, swimming, and studying water birds. If things are as bad as Fred says, there is no point in my coming this summer.

I'd like to hear from you soon so that I'll know whether or not to plan my customary vacation.

Yours very truly,

Facts: Mr. Wilcox visited Murmuring Pines early in the season, six weeks ago. Although four greens were damaged, they have been re-sodded and the course is now in the best condition in several years. Good catches of black bass have been made in the past two weeks; there are few northern pike this year. Water level is back to normal. Beach is clear and free of water plants. President of local bird club reports fewer varieties this year, but some rare species are present.

Strive for persuasiveness in answering this letter. Create such a vivid and attractive picture that your client's doubts will be shattered and he will want to spend his three-week vacation with you as he has in the past four seasons. Your records tell you this guest has two boys six and twelve years old, respectively.

2. The following letter, addressed to A. Z. Hazelton, attorney, 1718 Blackstone Blvd., Cicero, Illinois, is to request his opinion as one of the trustees of the Jones Custodian Account. The letter is written by the Trust Officer of the Rodgers Park National Bank and Trust Company, 6118 N. Lakeshore Drive, Chicago.

All of the necessary facts are presented in the letter, but the total effect of the letter is opaque and fuzzy. Furthermore, the purpose of the letter is never stated. Rewrite it to improve planning, emphasis, and coherence.

Dear Sir:

As you will recall, we are holding in the Jones Custodian Account #4000 par value Ridgeview First Mortgage 6½% bonds secured by property located at the Northeast corner of Sixth and Western Avenue, Evanston, Illinois. The interest due December 11, 1946 and June 11, 1947, is still unpaid, together with general real estate taxes for 1942, 1943, 1944, and '45. Foreclosure proceedings have been instituted in connection with this mortgage, but T. K. Bendix, the owner, has now made another offer. He states that he will pay general taxes for 1942, 1943, 1944, provided the holders of the loan will waive the interest which was due December, 1946, and June 1947, and deliver the cancelled interest notes to him. In addition he has

requested the holders of the mortgages to assume court costs and attorneys' fees, which amount to approximately \$20 a bond, and we are also to dismiss the foreclosure suit immediately. He has also asked that future interest payments, until the maturity of the loan, be reduced to 4%. We had previously made an offer to Mr. Bendix, the owner of the property, that we would reduce the interest to 5% provided that he took care of the delinquent taxes. He agreed to do this, but did not live up to his promises and foreclosure proceedings were begun. Including unpaid interest, taxes, principal, and special assessments, it is estimated that the holder of the loan will have an investment of approximately \$42,850. The property securing the loan was appraised on January 17, 1947, at \$53,000.

In view of the fact that Bendix refused to carry out the plan which was previously submitted to him and inasmuch as he made no cash deposit to insure the holders of the mortgages of his good faith in connection with his present proposal, it is our recommendation that his offer be rejected and foreclosure continued. If you concur in this recommendation, will you please sign and return the carbon of this letter which is enclosed.

Yours very truly

3. Here is a letter which is obviously the result of hasty dictation without a plan, and is typical of altogether too many of the letters going into the mails each day. The opening does not make a favorable contact, the first paragraph is too long, the language is cold as a fish, and clearness is lacking.

Rewrite the letter to overcome these difficulties.

Dear Madame:

In reply to your note of recent date, please be advised that the EXPANDO binder is not furnished with your purchase of the set of encyclopedias (CARLETON'S PICTURED ENCYCLOPEDIA FOR CHILDREN). These binders are supplied with a subscription to the extension service, which is an excellent means of keeping your Encyclopedias up to date. I assume you received a set of coupons from our agent entitling you to membership in the Loose Leaf Extension Service, and may I inform you you may order them quarterly at one time, and when you have received a year's supply, the binder will be sent you. Of course you may order the binder at once paying 85¢ for same.

I would like to take this opportunity to thank you for your esteemed patronage and do hope that CARLETON'S PICTURED ENCYCLOPEDIA will prove to be a source of much pleasure for many years to come.

Thanking you for your inquiry,

## Chapter V *Cardinal Qualities of Business Letters: I*

### Clearness

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Attaining Appropriateness

Of the many principles which it is important for the business correspondent to understand, none is more important than the following:

The difficulty of literature is not to write, but to write what you mean; not to affect your reader, but to affect him precisely as you wish.

This point was enunciated by Robert Louis Stevenson in his essay, "The Truth of Intercourse," and like many other principles which are fundamental to effective expression, it is just as true in business communication as in literature.

If it were possible for a principle which is fundamental to be "more true," this principle is "more true" in business letters than in literature. The reason is this: Whereas in literature a writer's primary interest is to express his thoughts, in business letters the writer's primary interest is to convey information to people and to move them to act. The theory of communication of many literary men is that they are under no obligation to be communicative. As one critic ob-

served: "They write as if they had been trained to observe a principle of *caveat lector*."<sup>1</sup> The writing of the modern poets illustrates what he means; they throw the responsibility of understanding on the reader. The theory of communication of the business correspondent, on the contrary, is that it is his job to "get across" to the reader whatever is on his mind. He places emphasis upon writing-about-something-for-someone-for-some-purpose.

The difference in the two concepts of communication is important. Unless a student of business correspondence, trained to "dig out" the meaning of Chaucer, Milton, or Shakespeare, realizes that clear communication is essential and that the burden falls squarely on the writer, he will fail in a large measure to appreciate the nature and the significance of clarity in business writing, the quality which has first place among the factors necessary to the success of a business letter. Without this realization he may not seek to learn the techniques of clarity nor be interested in putting them into practice.

Moreover, unless the business correspondent understands that the writer, not the reader, is responsible for effectiveness of what he communicates and how he communicates it, he will not throw enough weight of emphasis upon creating the desired impression to secure an effect strong enough to result in action, not merely in emotion.

The stronger his effects, the more likely they are to become springs of action. What he says counts; the right idea is always dynamic. But understanding is a mental reaction and never has been so potent in inducing action as has feeling. So freighted with meaning is Stevenson's principle of saying what one means and impressing people as one wishes that it underlies every quality which helps to achieve clearness, every quality which conveys the impression the writer desires to transmit, and every quality which makes for effectiveness in business correspondence.

## Clearness

### DEFINITION

A letter is clear when it says what it means, when the meaning the reader gets is the same as the writer intends. Any good definition of

<sup>1</sup> Wendell Johnson, "You Can't Write Writing," *Etc.: A Review of General Semantics*, I (August, 1943), 27.

clarity must emphasize agreement between writer and reader, or among various readers, as to what the writer says. Clearness can only be measured in terms of the degree of agreement between the writer and his reader as to what the words of the writer represent; it cannot well be measured in terms of what the writer thinks he has said. He is always in danger of assuming that if what he says is clear to himself, it is also clear to the reader.

### IMPORTANCE

Clearness is essential to the effectiveness of a letter. The lack of clearness in letters is one of the hidden wastes in business and in industry. Speaking of technical writing, which is a large sector of business writing, Mr. Walter S. Lockwood says:

Now bad writing in technical literature is gigantically wasteful. It is wasteful far beyond any possibility of calculation. It is wasteful because the thought it attempts to convey to the mind of the reader never arrives. Another consequence of bad technical writing is badly serviced equipment. And another hidden cost, from the same cause, is loss of good will and prestige that manufacturers can reasonably expect from well-written technical literature. Hardly any business man, engineer, or other professional man can write. They make one universal, fundamental, and devastating mistake, writing as if they were writing to themselves. They know what they are writing about; consequently, anything they write about is as clear as a June day to them. But in a hundred cases to one it is a London fog to the poor earnest seeker for information.<sup>2</sup>

If letters lacking clearness did not multiply the total cost of letters at least three times, they would not be so important. But each obscure letter necessitates at least one inquiry and one reply unless its recipient throws it into the wastebasket. Any head of an industrial concern, manufacturing a worthy product, may well ponder the cost of this great hidden waste. No expert has yet figured how many letters lacking clearness are mailed every day in the United States. No cost accountant can figure the cost to business of letters lacking clearness. Clearness is important because communication, the purpose of writing, cannot be achieved without it.

<sup>2</sup> Reprinted from "Poor Technical Writing: One of Industry's Hidden Wastes," *Advertising and Selling*, March, 1945, p. 154, by Walter S. Lockwood by permission Robbins Publishing Company. Copyright 1945 by Robbins Publishing Company.



The degree of clearness in letters varies. Some letters are opaque, some are cloudy, and some are clear. The first two types are, of course, the letters that help to eat up profits in business, and of the two, the second is likely to cause more irritation. A person receiving an opaque letter will do one of two things: He will throw it into the wastebasket and deal no more with the firm whose product and service may be as bad as its letters; or he will not waste much time in dispatching a message to its writer, the gist of which will be:

I do not understand your message. Will you write me telling me in simple words what you mean?

The following letter, for example, is opaque:

We thank you very much for your order of May 2, for a number of items of visiting cards. We are forwarding this order to you, but you have included only one sample of cards, which was a panel card, similar to our #203. We are forwarding 1 box of of this and ask for a box of cards as per sample. Since you include only one sample; we inferred that you want a box of cards exactly the same size as the card submitted. This is our #113, of which you have already ordered an item of #113. Now most likely you have an order for these cards, and we, therefore, have taken the liberty to include with your order 2 boxes #113, instead of 1 box. We hope this is satisfactory to you.

The following message is cloudy, although in spite of its faults in expression the recipient can, with considerable effort, understand its meaning:

Do you have such a thing as a routine for personnel or something to set up a system, something in form letters or booklets will do.

A person receiving a cloudy letter, however, usually must struggle to be sure of its meaning, and his irritation is in proportion to his struggle. If a part of the letter is clear, he is all the more bewildered that the rest is obscure. One thing that is particularly irritating is individual sentences lacking clearness. For example, the writers of the following sentences asked readers to guess their meanings. They should have taken the responsibility of crystal-clear expression.

1. The Blank Pre-Arranged Funeral Plan is not confined to the future. It has frequently proved gratefully applicable in instances of anticipated need.

2. Serving customers who wish nothing more than an oil drain, wash, or grease job is a valuable waste of time, of your by-the-hour skilled mechanic.
3. There can be no substitute for photographs to recall vivid memories.
4. Stacked high on seven steel shelves are grey, brown, blue, and green men's hats four deep to each shelf.
5. The acute shortage of the fine combed cotton yarn, necessary for their manufacture, is so limited in quality as to make very little production possible.
6. By filling it out and dropping it into the mail box, a salesman will be sent to you to see you with our entire line.
7. Blankmobile is constructed of steel, which is strong, safe, durable, and easy to steer.
8. While selling women's shoes there the desire developed always to work where I can be directly associated with people.

Not saying what one means, although usually only confusing to the reader, is sometimes amusing. For example:

1. Don't kill your wife; let electricity do the work. We'll supply the equipment.
2. If you don't think that the wrong cosmetics can hide your beauty, come in and let us prove it to you.
3. Buy a coal that does not make lumps and clinkers like Mukitan.
4. We always make good defective shoes.

The chief causes of ambiguity in sentences are faulty reference of pronouns, misplaced modifiers, dangling modifiers, mixed constructions, shifts in point of view, awkwardness, and lack of parallelism in construction when ideas are parallel in thought. Since examples of each of these types of error are included in Appendix I, the "Handbook of English," they are not discussed here.

Undue length also prevents clearness in such sentences as:

The reason for the delay was due to the writer wishing to give something in the way of help to eliminate further complaints of this kind, as we are positive that perfect attention can be obtained from the Blank gas range if the oven is properly adjusted to raise a temperature in the oven for the article that is to be cooked, and also placed on the proper rack according to what type of baking is done [seventy-eight words].

## ATTAINING CLEARNESS

*Prevision* Clearness in a letter is largely a matter of prevision, which means (as was explained in Chapter III) that the writer thinks and plans before he begins to write or dictate. He must know his purpose definitely, the message vital to its accomplishment, the best order for developing it, and what attitude is in harmony with his message. If he does not know before he begins to dictate what he wants to achieve, no one else is likely to find out. If he knows what he is trying to accomplish, he will direct his opening to that end. If a thought appears complex, he will approach it more closely and peer at it more interestedly. If necessary, he will break it into parts, and present it, not in a mass, but piecemeal. If he cannot transfer it from his mind to his reader's mind in a sentence, he may use a dozen sentences to transfer it.

*Organization* Familiar plans of organization help to make subject matter clear because thinkers are accustomed to follow pretty clearly marked patterns of thinking. Some well-known thought paths, for example, are known as induction, deduction, cause and effect, effect to cause, and predicament to remedy. The following is one correspondent's explanation of a technique of organizing material for clarity:

When business circumstances present two or more alternative propositions, a letter writer attempts to map out the course and its consequences and explain. If he rolls them into a wad, he will bewilder his recipient. If he is wise, he will explain in the opening sentence that here is something that ramifies in the direction of A, B, C, D, E. (In much the same way as a trunk of a tree ramifies into branches.) Thus, he blocks in the bole or trunk of the tree. And now at his leisure with his task fully at his command, he traces the tips of each ramifying branch.

The correspondent may have to explain a procedure or technique of doing something. In this case, he will do well to follow the plan of organization which writers of good cook books use in writing recipes. He organizes his description of procedure simply by following the order of events that constitute the procedure. First, you do *a*, then *b*, and then *c*, and you write in that order because you do it in that order. This simple principle of order is fundamental in practically all descriptive, narrative, and expository writing; and it is obvious to anyone attempting to be considerate of the reader.<sup>8</sup>

<sup>8</sup> Reprinted from "The Cardinal Qualities of Business Letters," *Dun's Review*, October, 1939, p. 18, by Arthur H. Little by permission of author.

The inexperienced writer, who knows what he wants to accomplish, will be more likely to succeed if he will first write the substance of his letter in a series of three or four sentences, arrange these sentences in an order that makes progress, and then develop each sentence into a paragraph. Or he may write his ideas upon cards, spread out the cards upon a table, group them under inclusive headings, and arrange the groups according to their value in carrying forward the main thought or in developing a subordinate thought. Only by trial can the superiority of either of these methods or of any other method be determined.

The correspondent who understands that the organization of what he says should correspond to the organization of what he is writing about, if the reader is to follow him readily, has learned one of the main principles of clearness.

In the greatest number of business letters, a correspondent will follow what we call the functional order of arrangement, merely because he seeks first to get the reader's attention, then his interest, next his belief in the main thought of the letter, and finally his action. The correspondent will use this scheme in sales letters, in orders, in inquiries, in collection letters, and in claim letters, except that when he answers a claim letter or an inquiry, he already has the reader's attention and need not seek it.

In writing some letters, he will almost unconsciously plan for the letter to be developed by narration, description, exposition, or argumentation. For example, when he writes a letter to induce people to travel or to take a vacation, he is likely to find himself using the narrative plan or making places and scenes vivid by good description. In answering an inquiry, he will do long stretches of expository writing.

*Transition* Clarity for the reader depends to a large extent upon how well the writer has anticipated turns in thought which he wants to make and which he wants the reader to follow. By setting up, before the anticipated turn in thought, signposts which give both complete and accurate directions, he can guide the reader toward his goal. A signpost which reads "nevertheless," "however," "yet," tells the reader to reverse his line of thought. A writer has to use care not to choose "and" when he means "hence" or "therefore," or "and" when he means "but." "And," "moreover," "likewise," tell him to go straight ahead. Only the writer who knows exactly where he is

directing his reader, where the illuminating signpost should be set up, and sets up the right signpost, will prevent his reader from turning into "byways and hedges" where the going is pretty bad until the writer directs him back to the main path.

If it were possible for the reader to say to the writer, as he does in conversation when he becomes lost: "I don't follow you," the writer would know when his transition is poor. If the writer, for example, wants to contradict a statement, he should warn the reader of what is coming. If he wants the reader to adjust his point of view, he must make the shift obvious. Otherwise, the reader will not follow the writer's thought.

Because a letter is a short form of writing, however, directive devices to help the reader to follow its thought are needed less than in long forms of writing such as reports. Transitional sentences, moreover, are less frequently used to aid clearness than are conjunctions or parallelisms in construction.

*Good Diction* A correspondent will improve the clarity of his writing by prevision—planning in advance—by good organization, by good transitions, and finally by good diction. Language, to reiterate, is an instrument of communication only in so far as it has the same meaning for the writer and the reader. The surest way to attain clearness is to strive for a high degree of agreement between writer and reader. Simply by striving for a high degree of such agreement, the writer discovers, in some measure, his ingenuity in achieving it.

What are some of the things he discovers? They have been set down well in the beginning of Fowlers' *The King's English*:

Anyone who wishes to become a good writer should endeavour, before he allows himself to be tempted by the more showy qualities, to be direct, simple, brief, vigorous, and lucid. This general principle may be translated into practical rules in the domain of vocabulary as follows:

1. Prefer the familiar word to the far-fetched.
2. Prefer the concrete word to the abstract.
3. Prefer the single word to the circumlocution.
4. Prefer the short word to the long.
5. Prefer the Saxon word to the Romance.

These rules are given roughly in order of merit; the last is also the least.<sup>4</sup>

<sup>4</sup> H. W. Fowler and F. G. Fowler, *The King's English* (Third edition; Oxford: The Clarendon Press, 1938), p. 11.

If you consider each of these principles in turn, you will see how important each is in attaining clearness.

"Prefer the familiar word to the far-fetched." A correspondent can apply this rule only in so far as he knows with what words the reader is familiar, and this is a subject not for guessing but for knowing.

The following paragraph, from a letter accompanying a Consolidated Profit and Loss Statement, written in the language with which the writer is familiar, would be bewildering to many stockholders, both men and women, to whom the letter is addressed:

When the "last in-first out" inventory pricing method was adopted December 13, 1936, it was anticipated that inventory unit prices would remain substantially at those levels irrespective of possible fluctuation in cost prices. During the war our inventory quantities fluctuated widely. Reductions in inventory quantities during any one year were charged into costs at existing low inventory unit values but generally increases in inventory quantities in subsequent years were carried on the books at costs substantially higher. Thus the unit prices of our inventories increased materially over the December 31, 1936, unit prices. The appropriation for inventory price adjustment provided in the second quarter and to be provided in subsequent quarters will correct this condition and provide a reserve to reduce inventory unit prices approximately to those existing December 31, 1936.

If the correspondent does not know the reading level of his addressee, he should write in short, simple, familiar words. How important it is to observe this principle in writing is suggested by the following quotation:

Labor leaders will tell you that the change over to incentive pay could be made with less opposition if the rules governing the change were written so the average employee could understand them. Don't write bulletin notices to please the chairman of the board, if you want the notices to work with the average working man or woman.<sup>5</sup>

"Prefer the concrete word to the abstract" expresses the second principle of good language the correspondent needs to apply in attaining clearness. An overabundance of abstract nouns such as "condition," "date," "situation," "development," "problem," "factor," "position," "case," dominate business letters just as they dominate

<sup>5</sup> *Printers' Ink*, March 24, 1944, p. 5.

government reports. How meaningful and real writing becomes when picture-bearing nouns take the place of vague ones may be seen from this sentence:

During the lean years when salaries and wages were low and irregular, the people who drifted into the credit union offices came around because they had dropped behind in their personal and family finances and had to get a loan.<sup>6</sup>

Although Principle 2 has been discussed in Chapter IV, too much cannot be said concerning the value of concrete words, for lack of specific detail is one of the major weaknesses of business letters. Says Virginia Young:

If specifics were straws, business letters would provide very few at which a drowning reader could clutch.

Business letters are so flooded with meaningless generalities that readers are forced to read through sentence after sentence and paragraph after paragraph before they can find the little nugget of a specific which tells them what they want to know.

The cause of generalities are our bad conversational habits. Examples are: "It was the biggest thing that I ever saw," "There were millions of them." "I've told him a thousand times."<sup>7</sup>

Business files contain a wealth of facts, figures, and testimonials which a correspondent can use to make his letter effective, if only he will take the trouble to dig them out. The next two paragraphs, the first general in expression and the second specific, are dramatic illustrations of the relative effectiveness of the two kinds of writing:

#### General:

Thank you for your inquiry. Our shirts are satisfactory, only tailored from first-grade material and will wear well. We have thousands of satisfied users all over the country and we are sure you will be equally satisfied. We shall look forward to receiving your order and will give it prompt and careful attention.

#### Specific:

Our shirts are tailored like a fine jacket, with care being taken to prevent under-arm and around-the-waist bulges;

<sup>6</sup> "Ten Major Faults in Government Writing." Extension of Remarks of Hon. Knute Hill of Washington, in the House of Representatives, Tuesday, April 21, 1942, *Congressional Record*, Vol. 88, Part IX, p. A-1468.

<sup>7</sup> Virginia Young, "Make your Letters Specific," *Printers' Ink*, November 5, 1943, p. 205.

yet plenty of room across the shoulders for easy stretch of arms. The buttons are spaced closer together than on the ordinary shirt with seven being used instead of six to prevent gaping. The shirts are cut long so that they will not pull up when you bend over. Collars are shaped carefully to insure the points' lying flat, are of permanent finish that requires no starching, yet remains crispish all day.

The material used in these shirts is Sanforized to avoid shrinkage and assure permanent fit. It is closely woven, 2-ply yarn for greater strength, and mercerized, for lustrous beauty which will remain unchanged even after a year of regular weekly trips to the laundry.

"Prefer the single word to the circumlocution." This is likewise a principle that needs attention from business correspondents. Business writing is still suffering from a point of view prevalent in Benjamin Franklin's day and described in the following quotation:

In Benjamin Franklin's day, critics scoffed at writing that was not elegant. Writing that included uncommon words, involved sentences, and fancy jargon was preferred.

What could be readily read and appreciated by the ordinary citizen was thought low and vulgar, unfit for nice people and therefore not to be encouraged.

To a considerable degree, this notion persists to this day because it is easier to write elegantly than to write lucidly.<sup>8</sup>

This explanation accounts for circumlocutions still cluttering business letters, such as: "He was made the recipient of a silver teapot" instead of "They gave him a silver teapot."

If you find yourself inclined to write such roundabout phrases as: "Permit us to advise you that" and "Through an oversight on our part," perhaps memory of the Yale student's definition of periphrasis will make you think. It runs as follows: "Periphrasis is a circumlocutory cycle of oratorical sonorosity, circumscribing an atom of ideality, lost in verbal profundity."

Preferring "the short word to the long" and "preferring the Saxon to the Romance words" are two principles which may be combined to make what you say easy to read. Short words are easy to understand and they make writing concise. The English language, rich

<sup>8</sup> *Through the Meshes*, XXXV (1942), 7. (House magazine of the W. S. Tyler Co., Cleveland, Ohio.)



in Anglo-Saxon words, is also rich in one-syllable words. "Crash" is easier to read than "collision," "split" than "disagreement," and "search" than "investigate." For almost every word in English with three or four syllables there is a synonym of one syllable. As an example of the power of short words and simplicity, Lincoln's Gettysburg Address is often cited. It contains 268 words, of which 196 are of one syllable, while twenty of the remainder are of no more than two syllables.

Gelett Burgess has dramatized the effectiveness of short words by writing a short article all in words of one syllable. How effective it is, you may judge for yourself.

### *Short Words Are Words of Might*

This is a plea for the use of more short words in our talk and in what we write. Through the lack of them our speech is apt to grow stale and weak, and it may be, hold more sham than true thought. For long words at times tend to hide or blur what one says.

What I mean is this: If we use long words too much, we are apt to talk in ruts and use the same old, worn ways of speech. This tends to make what we say dull, with no force or sting. But if we use short words, we have to say real things, things we know; and say them in a fresh way. We find it hard to hint or dodge or hide or half say things.

For short words are bold. They say just what they mean. They do not leave you in doubt. They are clear and sharp, like signs cut in a rock.

So, if you would learn to use words with force and skill, it is well first to use short words as much as you can. It will make your speech crisp and give zest and tang to what you say or write. . . .

But though I would not strain my point and fix too straight a test, you will find more than a few old songs that move us in which most of the words are short. Could you say with long words what Burns says so well, "A man's a man for a' that"? Could you get more heart in the line, "There's no place like home"? Think of the lines that make you think, or dream, or weep. Are they not made of well known words?

These small things are all blocks of the stuff of which the world is built. And so why swathe such facts in a maze of set speech forms too hard for the man in the street to grasp? Great minds do not fear to use plain speech. For, like those small bits of life and force, short words, too, are great.

Long words have their use, of course. If you can say just what you mean in short words, those are the best words to use. But there are things that cannot be said in short words. Then it is well to use long words, of course; but strive to use as few as you can. Do not use a long or strange word when a short well known word will do just as well. That is, if you wish your thought to be clear. . . .

The game of words is one that all can play. If you make words your friends, you will have much more sport with speech. More folks will hark to what you say, too; for your talk will be more fresh and sure than the talk of those who do not think how they speak. Add new words to your speech all the time, and find good old words that are short.

Each time I find a short word that I have not known, I feel glad. It is as if I have found a coin in the street; I long to use it.

Short words are words of might.<sup>9</sup>

*Personal References* To attain clearness a business correspondent should write more often from the personal than from the impersonal point of view. The attempt to be impersonal, according to the remarks of the Honorable Knute Hill, forces use of the passive voice and indirect phrases. Example: "To determine whether retail sales have been out of line with expectations based on the past relationship of retail volume to income, estimates of retail sales in the first half of each year from 1935 through 1940 have been charted against income payments for the same period, and a line of estimates filled to the resulting scatter."

How much clearer is the following: "Analysts, to determine whether retail sales are in line with expectations based upon the past relation of retail volume to income, have charted estimates of retail sales in the first half of 1935 through 1940 and of income payments for the same period. They found the line of sales paralleled the line of expectations."

Writing from the personal point of view makes not only for easier reading but also for more interesting reading because it adds human interest. The explanation is that we're much more interested in people than in things. It makes a person the hero instead of a thing.

Rudolf Flesch says that the number of personal references for

<sup>9</sup> Reprinted from "Short Words Are Words of Might," *Chapbook*, College English Association, December, 1941, by Gelett Burgess by permission of the author. Copyright 1939 by Gelett Burgess.

each one hundred words in text material is an index to the degree of clearness and human interest in writing. The standard of six references for each one hundred words is found in feature articles of popular magazines.<sup>10</sup> Mr. Flesch's book has six personal references in one hundred words.

## TWENTY-FIVE PRINCIPLES OF CLEAR STATEMENT

*The Reader Over Your Shoulder* by Robert Graves and Alan Hodge enunciates the following twenty-five principles which will help business correspondents to attain clearness. They are good principles both to observe when writing and to use as canons of criticism when revising. To understand them fully, however, you will need to read the explanation and illustrations of each in the original text.

### *The Principles of Clear Statement*

1. It should always be made clear who is addressing whom, and on the subject of whom.
2. It should always be made clear which of two or more things already mentioned is being discussed.
3. Every unfamiliar subject or concept should be clearly defined; and neither discussed as if the reader knew all about it already nor stylistically disguised.
4. There should never be any doubt left as to where something happened or is expected to happen.
5. There should never be any doubt left as to when.
6. There should never be any doubt left as to how much, or how long.
7. There should never be any doubt left as to how many.
8. Every word or phrase should be appropriate to its context.
9. No word or phrase should be ambiguous.
10. Every word or phrase should be in its right place in the sentence.
11. No unintentional contrast between two ideas should be allowed to suggest itself.
12. Unless for rhetorical emphasis, or necessary recapitulation, no idea should be presented more than once in the same prose passage.
13. No statement should be self-evident.
14. No important detail should be omitted from any phrase, sentence, or paragraph.
15. No phrase should be allowed to raise expectations that are not fulfilled.

<sup>10</sup> *The Art of Plain Talk* (New York: Harper & Brothers, 1946), pp. 48-56.

16. No theme should be suddenly abandoned.
17. Sentences and paragraphs should be linked together logically and intelligibly.
18. Punctuation should be consistent and should denote quality of connexion, rather than length of pause, between sentences or parts of sentences.
19. The order of ideas in a sentence or paragraph should be such that the reader need not rearrange them in his mind.
20. No unnecessary idea, phrase, or word should be included in a sentence.
21. All antitheses should be true ones.
22. Over-emphasis of the illogical sort tolerated in conversation should be avoided in prose.
23. Ideas should not contradict one another, nor otherwise violate logic.
24. The writer should not, without clear warning, change his standpoint in the course of a sentence or paragraph.
25. In each list of people or things all the words used should belong to the same category of ideas.<sup>11</sup>

## Completeness

Recipients of business letters know that completeness is a cardinal quality in effective letters. It is closely related to clearness. In achieving completeness, correspondents are concerned mainly with two questions: (1) Does the letter say all that is necessary to accomplish its purpose? (2) Does it answer fully all the questions asked or implied in an incoming letter?

The first question concerns mainly sales, credit, and collection letters. A sales correspondent must give his reader all he needs to know in order to buy: An adequate description of his goods or services, proof of his central selling points, and all details pertinent to closing the sale—guarantees, how to buy, where to buy, price, date of delivery, method of shipping, and who pays transportation. A credit correspondent must make clear the terms of the credit contract if the firm grants credit. The collection correspondent must tell the amount due, how long it is overdue, and in what amounts payment is acceptable.

Acknowledgments of incomplete orders are often themselves incomplete. Such a letter reads:

<sup>11</sup> From Robert Graves and Alan Hodge, *The Reader Over Your Shoulder*. Copyright, 1944, Robert Graves and Alan Hodge. By permission of The Macmillan Company, publishers, pp. 127-82.

Your order does not give enough information for us to fill it satisfactorily.

The correspondent does not, however, specify what needed information is missing; therefore, it is not likely to be forthcoming, since a person who writes an incomplete order for goods in his first order may well repeat the error in the second. Needless correspondence and delay are the result.

Correspondents to assure completeness must read and analyze carefully all incoming letters, consult carbons of letters on file to get additional information, plan their letters to cover all the points raised in these letters. The writer has to be alert to questions implied as well as to those expressed. Through selling the same product or service to many people, he should have learned what points are fundamental to the inquirer. By anticipating and answering questions, he can cut down necessity for further correspondence. In replying, he should mention any questions that he cannot answer and tell why he cannot answer them. An omission of a point is almost certain to cause another inquiry.

## Correctness

### DEFINITION

Letters are correct: (1) if all statements conform with the firm's policy; (2) if all information is factual; (3) if the letter is free from grammatical errors, spelling errors, capitalization errors, misleading punctuation, errors in idiom and in diction; and (4) if it conforms to accepted practices of letter form.

### IMPORTANCE

It is essential that all the statements which a business correspondent makes conform to the firm's policies. This means that a correspondent must know the firm's sales policy, credit policy, collection policy, and adjustment policy if he is to be its spokesman. A firm antagonizes customers unnecessarily if its advertising leads customers to expect to be treated as members of "one big happy family" and then places them on the defensive when they ask for credit or make a claim. If a policy concerning something significant has not been formulated, the correspondent should ask for a clear statement of a policy before he initiates one.

The correspondent should check every statement made for accuracy of fact before he commits his letter to the mail. Otherwise, his misstatement may cause unnecessary correspondence; it may cause the firm to lose the goodwill of the customer; or it may cause the firm financial loss, large or small. The inclusion or the omission of a comma may change the meaning of a statement. A case in point is the incident of the substitution of a comma for a hyphen in "citrus fruit-plants," an error which cost the U.S. Government two million dollars.

Accuracy in information is the most important aspect of correctness in letters. A person patronizes a particular firm because he has confidence in it. Customers look to the Eastman Kodak Company, for example, to secure dependable photographic information. Consequently, its correspondents are, through bulletins, given the following advice:

If your letter involves a point about which you are not certain, by all means consult someone in the organization who knows the answer. Never guess at the explanation. Even if your sources of information confirm your own opinions, nine times out of ten it is better to continue checking for accuracy than to let incorrect statements go out.<sup>12</sup>

The reason for accuracy of information, the most important element of correctness, is obvious. A correspondent sees the necessity for it in making claims about products or services, in the giving of price quotations, shipping dates, and similar information. One needs only to draw upon his own personal experience to realize the effect which inaccuracy in these points has upon a customer. Inevitably he is irritated and annoyed. Correspondents should give unquestionable information and promises which can be kept.

Errors in language may distract the reader's attention; they may result in lack of clearness or they may create a bad reputation for the firm. Correctness is as important to the success of a business house as good show windows and good advertising. Correctness reveals to readers the quality and taste of what is behind it. We expect the best standards from banks and investments firms. We expect less from firms whose services are on a lower social level than those of banks—laundries, bakeries, and dress shops, for example.

A reader of the following letters will have to make a very deter-

<sup>12</sup> *The Kodak Correspondent*, Bulletin No. 19, December 1, 1933, p. 2.

mined effort to get the thought because his attention is constantly diverted by the many errors:

Mister Robert Fox  
Central High School  
Manilla, Phillipine Islands

Dear Mr. Foxe:

Your order of February for a copy of our english book to be used as an reference by your government secretarial students has been entered and delivery aught to be made within a short time.

It is a privelege to congratulate you on the high standard of accuracy that you demand of your buisness students when transcribing dictation. One employer, a famous playwright, says, "I occasionally ask my stenographer, "Can I trust you with this transcription?" He says, that he likes to know that the puntuation and the stenence structure in his letters is is alright. Analizing these matters are the responsibility of the stenographer.

A stenographer is wise when she uses the dictionary freely and consults, a reference book on English rules such as "English of business." These good habits, incidently, should be acquired while the stenographer is still in-training.

Lets help youagain.

yours very truly,  
Foreign Managment Department

Some of the common mistakes in business letters are:

1. Omission of the pronoun subject: In reply to your letter of June 1, will say that . . . (an archaic expression).
2. Incomplete expression: Your letter of the 15th to hand (a stereotyped expression).
3. Verb not in agreement with the subject: The New England Branch *have* written.
4. Lack of logical agreement of sentence elements: "In discussing the possibility with our *office*, they stated . . ." (An office cannot make a statement, although those who occupy it may make one.) "In discussing" is a dangling participle. The "discussing" was done by the writer; the construction makes it done by the people in the office.
5. Parrot-like repetition of stock phrases: "Take this opportunity." "Through an oversight on our part." "You are advised."

6. Inflated and pretentious phrases:

"From conversations with our clients in diversified lines of business, we have assimilated the impression that buying has reduced inventories to the point where their replacement cannot long be *deferred*."

Better: "Our customers in various lines of business are telling us that reduced inventories are going to necessitate buying in the near future."<sup>13</sup>

Correctness in letter form is essential because each element of the letter has a function to perform, and standardization of letter form leads recipients of letters to expect not only all the elements to be present but also to be present in the right places on the letter sheet. Moreover, a letter that is not correct in mechanical make-up may make an unfavorable impression on the reader.

Emotionally, the reader is amused or disgusted by the writer of a letter full of errors, or pities him. If he feels superior to the person who signs the letter, he is amused. If he feels that a firm which permits poor letters is careless instead of uninformed, he is disgusted. And if he feels that the person who writes the letter never had the same educational advantages as he himself has had, he pities the correspondent. But few people patronize a firm for any of these reasons.

#### ATTAINING CORRECTNESS

*Accuracy of Information* Correctness in information is acquired by knowing the business practice incident to the correspondence one handles and by concentrating on what one is doing. Much inaccuracy in information results from ignorance or from the worship of dispatch in business. The belief prevails among all too many dictators, transcribers, and stenographers, responsible for everyday correspondence, that it is better for letters to be mailed on schedule than for them to give correct information or to be correct in expression. They fail to realize that letters correct in information, in language, and in mechanics are the only business-building letters.

*Accuracy of Expression* Correctness in English is a matter of proficiency in English and carefulness in its use. Proficiency is to be attained through as frequent consultation of a good handbook of English as the degree of a correspondent's inadequacy in expression

<sup>13</sup> H. P. McQueen, "Make Your Letters Live," *Banker's Magazine*, 142 (February, 1941), 159.



indicates to be necessary. Carefulness will avoid the kind of errors made through inattention rather than through ignorance. The incorrectness that arises from carelessness and haste instead of from ignorance may be eradicated by adhering to a few simple rules:

1. Read the customer's letters carefully.
2. Be sure you understand what he wants.
3. If you do not know the correct answer, seek information from one who does, from files, or from libraries.
4. Check all statements and figures carefully before signing a letter.
5. Make up a check sheet of your most insidious errors and check each letter for these errors after it has been typed.

## Conciseness

### DEFINITION

A concise letter is one that contains only essential information written compactly and courteously. From it have been eliminated details irrelevant to the accomplishment of its purpose and unnecessary repetition. By this definition, the following letter, an answer to an inquiry concerning deduction of the expenses of using a car for business purposes in making a tax return, is a concise letter:

As an employee you are permitted to deduct reimbursed business expenses directly from gross income (including the reimbursement) to determine your adjusted gross income for tax purposes. Such deductions are separate from the miscellaneous deductions provided for in the tax table or in the optional standard deduction.

Such expenses, under the reimbursement arrangement with your employer, would include the cost of the use of your automobile for business purposes. However, you would not be permitted to deduct any part of the expense of going to and from your home and your usual place of business. All automobile expenses and depreciation can be deducted, if properly allocated to business uses.

The revenue bureau expects taxpayers to substantiate their expense deductions by listing costs. We are unable to say whether you would be allowed any specific rate of deductions per mile under the circumstances, but we understand that in some cases a standard rate is allowed. It might be worth your while to submit that question to the Bureau of Internal Revenue, Washington, D.C.

Let us say that a letter is concise when its ideas are expressed in the fewest words consistent with clearness, completeness, and courtesy. While the demands of modern efficiency do not permit verbosity, repetition, rambling thoughts, or stereotyped phrases, they do permit a letter to be long enough to build goodwill. Correspondents should bear in mind that letter problems are public relations problems, and a letter is good or bad tested by that fundamental doctrine.

A correspondent cannot attain conciseness apart from clearness. One story which illustrates this fact is that of the editor of a large technical magazine who sent a manuscript back with this comment: "This is too concise. You have a separate idea in almost every sentence. Long experience shows that our readers cannot absorb more than about one idea per paragraph."

A business letter, then, must be written so that a reader whose mind is full of other things cannot fail to understand it.

Completeness is an ingredient of conciseness as are courtesy and clearness. Neither information essential to the letter's purpose nor subjects of sentences essential to clearness should be omitted. Note omissions in: "Will follow your instructions." "Have received your letter." These gaps are time-consuming because the reader often has to supply the missing words. The letter must be long enough to contain all the ideas necessary for the reader's understanding. It should tell enough to satisfy the reader and to bring about the result in his thinking which you seek. Note the reply sent to a Joe Doakes who wrote to the Whiz-Kook Company that he had sold over two hundred Whiz-Kook stoves in the community and that he had some "pet schemes" to sell more before the year was out. One of his "pet schemes" was to do more advertising than he had done before. He therefore wondered whether the company wouldn't be willing to pay for part of it. He did not think that the company's advertising in the big magazines did him much good.

The following is the reply of the Whiz-Kook Company to his letter:

Dear Mr. Doakes:

We appreciate your suggestion that we substitute local newspaper advertising in your community in place of national magazine advertising. Unfortunately, we know of no way in which we can deprive you of the benefits of our national

advertising and thereby effect a saving in money to spend in local advertising in your town.

Yours truly,  
John Appleseed<sup>14</sup>

The writer neither satisfied the addressee nor brought about the result which the writer wanted—more sales of Whiz-Kook Stoves by Joe Doakes. He did not congratulate Mr. Doakes on the number of stoves sold; he did not make clear that the national advertising was helping Doakes and how; he did not draw upon the knowledge of the salesman who called upon Joe Doakes for other information which he could have used in writing a warm and human letter. The brief-clever letter had “canceled out” the good advertising and salesmanship which had made Joe Doakes a good dealer.

#### IMPORTANCE

Three things make conciseness important in business letters: (1) a concise message packs more power; (2) every superfluous word wastes the time and energy of the writer, the stenographer, and the reader; and (3) wordy letters irritate their recipients. Words cost money, and each word that does not pay its way is a business waste. How large or how small the cost is not the point. For a metropolitan bank whose volume of correspondence is three or four million letters yearly, the cost is tremendous. For a small-town store, whose volume of letters may be measured by the hundreds, the cost is small. In either case, however, unnecessary words cause waste, and hence are a needless cost.

Writers on the subject of letters say that businessmen could cut most of their letters from 30 to 60 per cent without impairment, and in many cases actually improve their effectiveness. One firm recently tried to find out by a contest how much its letters could be cut without loss of effectiveness. Fifty-one correspondents of the company each scrutinized and rewrote a letter eliminating all that was not essential. Results were that letters were cut 3 to 45 per cent with noticeable improvement.<sup>15</sup>

One writer has dramatized the importance of conciseness by making the following suggestion:

<sup>14</sup> Rex. F. Clark, “Brevity in Business Letters Can be a Fetish,” *Printers’ Ink*, October 5, 1945, p. 128.

<sup>15</sup> Virginia Young, “Amputate that Business Letter,” *Printers’ Ink*, September 3, 1945, pp. 24-5.

Perhaps some of your letters might be improved if you would dictate exactly as if you were talking by phone to a very busy man, at \$2.00 a minute, with the understanding that you would never get another chance. Before you lift the receiver you would plan what you could say; how to make every word count in getting your whole message across. You'd try to show your customer in just a few words that your message is all-important to him.

### ATTAINING CONCISENESS

*Planning* To write concisely, a correspondent must think before he begins to dictate or to write. If he sits down to dictate with only a hazy idea of what he wants his letter to accomplish, or what he should say to accomplish it, he is certain to "let words fall where and thick as they may" before he gets into his subject.

He should get rid of the idea that the letter should have an introduction. Many letters begin a long way off—with an anecdote, some philosophical reflection, or some equally remote beginning. Too many letters repeat the contents of the letter being answered. For example:

We are replying to your letter dated September 10, advising that you hold Green Foundry Company 6 per cent First Mortgage Convertible Sinking Fund Series "A" Bonds, due June 1, 19—, numbered MS-18, having coupons 8 to 20 attached, and asking if funds are on deposit with us to pay these bonds and the uncollected coupons.

Funds are available with us to pay both the principal and interest on the bonds described above, and if you will forward said bonds and unpaid coupons to us for cancellation, either direct or to your local bank for collection, accompanied by the enclosed ownership certificates, one of which should be executed for each coupon, we shall be pleased to remit the same.

The revised letter gets into the subject fast:

The Green Foundry Company bonds and coupons, mentioned in your letter of September 10, will be paid when presented to us.

You may send your bonds to us or forward them for collection through your local bank. In either event, each coupon should be accompanied by one of the enclosed ownership certificates, filled in and signed.

"We have often thought," observed one advocate of conciseness, "that if dictators had to do the typing of such phrases as 'trusting that that is satisfactory,' they would be forever taboo in business letters."

*Eliminating Irrelevancies* Correspondents consume much space by giving explanations of points that are obvious to the reader and often have no bearing on accomplishing the purpose of the letter. By eliminating obvious explanations, one bank correspondent cut his letter in half and thereby greatly improved its effectiveness, as the following original letter and revision make clear.

The long explanations in the long paragraph discourage reading.

We have your letter of January 6 regarding your collection C-2098, a note given to the Air Condition Company by the Acme Service Corporation for \$2,690.50, plus interest which matured December 31, 1945.

We note your customer informed you that the maker would make a partial payment of \$1,000 on January 6, and of course, in our letter of January 6 we, too, mentioned that the maker desired to make a \$1,000 payment at this time and to pay the balance plus interest to date of payment in approximately 15 days. Upon receiving your letter this morning authorizing us to accept a \$1,000 part payment, we communicated with the Acme Service Corporation, and this afternoon they telephoned us that the \$1000 part payment will be made tomorrow, January 8. They also told us that the balance plus all accrued interest on the entire amount will be paid in approximately fifteen days. Under these circumstances, we shall continue to hold the note and shall report to you further on January 8.

The letter, rewritten for conciseness, says as much as the long letter, and says it as effectively. It is therefore more interesting.

Your collection C2098

Upon receiving your letter of January 6 authorizing us to accept a \$1,000 part payment, we communicated with the Acme Service Corporation immediately. They informed us that the \$1,000 part payment will be made tomorrow, January 8, and the balance plus all accrued interest on the entire amount will be paid in approximately fifteen days.

On the basis of this information, we shall continue to hold the note and report to you on January 8.

In his study of the "Ten Major Faults in Government Writing," Professor W. D. Boutwell presents this illustration of "hedging" in government writing: "On the whole, it may be said that on the basis of available evidence the majority of our population is probably not receiving the proper nutriment." This thought expressed concisely reads: "A third of a nation is ill-fed."

A check list of "Do's" and "Don'ts" has been found useful in attaining conciseness. It may be helpful to the correspondent attempting to steer a course between curtness and wordiness.

#### **Do:**

1. Consider that economy of the reader's effort in getting a thought is the measuring stick.
2. Decide upon the purpose of a letter before beginning to dictate.
3. Get rid of the idea that a letter must have an introduction to prepare the reader's mind.
4. Omit facts which the reader already knows.
5. Boil down, rearrange, avoid repetition and rambling.
6. Remember that endings which say nothing spell wordiness.

#### **Don't:**

1. Omit subjects of sentences, especially "we" and "I."
2. Omit such words as "the," "a," and "an."
3. Use a passive construction to avoid beginning a sentence with "we" or "I."
4. Think the telegraphic style is appropriate to a business letter.
5. Omit salutation or complimentary close.
6. Refer the reader to a former letter if the repetition of its information will make the present letter more effective.
7. Omit the details of a business so well known to you that you think everyone else has the same knowledge.
8. Permit a letter to be so brief that it seems curt to the reader.

#### **ENDORSEMENTS**

Closely related to conciseness and designed to achieve the same results—the saving of time and energy for dictator, stenographer, transcriber, and reader—is the use of endorsements on letters. Used extensively throughout government services, particularly in the army and the navy, it is a method of continuing the chain of communication.

*Definition* "Indorsement [note the difference in spelling which is consistent with army use, e.g., as in "inclosure"] is a reply to military letters written on the original or basic communication. It is not necessary that any part of the subject material of the communication be repeated as everything in the letter becomes a part of the indorsement and has the same force and effect as if the individual parts were repeated at length in the indorsement."<sup>10</sup> This endorsement may be compared to that on a check, where the endorsement also becomes a part of the original instrument.

*Uses* The use of endorsements makes possible the expression of opinion by intermediate readers in the "chain of command" without their resorting to constant repetition or reference to the basic document. For example, you receive a sales letter from a company urging you to buy a particular product. In order for you to get it, all you need to do is to write at the bottom of the letter, "Please send me Item Y." And sign your name. Many sales letters use the endorsement in their action steps.

Or, for example, you are perplexed about the exact meaning of something which is said in a letter from some firm; hence you merely jot down at the bottom or on the back of the letter the fact that you are uncertain about the meaning of some statement and that you want further information.

In either case, you are not obliged to write a separate letter, which may not contain all the facts needed by the original writer to answer your query. There can be no doubt in the mind of the receiver of the letter as to what you want.

Many business houses use the endorsement method of replying. A case in point is the following: A person wrote to various second-hand book dealers. All but two of the eight companies replying used the endorsement method.

The endorsement method should not be carried out in business letters beyond the second endorsement, but it is a handy device for answering letters of simple inquiry or for ordering many things offered by sales letters. It adds to the efficiency of doing things by letters because it makes the writing of many letters unnecessary.

<sup>10</sup> George M. Cohen, *Military Correspondence* (New York: Grogg Publishing Company, 1942), p. 6.

## Appropriateness

### DEFINITION

Appropriateness is the quality of adapting manner to matter. It concerns both *what* you say and *how* you say it. It connotes tone, particularly, which is a reflection of attitude.

The appropriate tone depends upon the letter and the factors which control it. It may be "matter of fact, particularly friendly or informal, formal, convincing, persuasive, sympathetic, earnest, simple, insistent, regretful, grateful, or firm." In this regard, the business writer might study the technique of Cicero in his orations. He wrote as follows: "Whatever his theme, he [the orator] will speak as becomes it; neither meagerly where it is copious, nor meanly where it is ample, not in *this* way where it demands *that*; but keeping his speeches level with the actual subject and adequate to it."

Sir Arthur Quiller-Couch comes close to saying the same thing in his definition of style: "Good style is the power to touch with ease, grace, and precision any note in the gamut of human thought and emotion."

Using this concept of appropriateness, the business correspondent needs, each time he writes, to think what tone is designed to bring about a desired response. That he does not always do so is reflected in the following question echoing the thoughts of many a person interested in effective letters.

"Why, then, does business correspondence which concerns itself mainly with relationships relatively simple take on the turgidity of international diplomacy?" asks A. H. Little. He follows this question with an illustration: If a customer is disappointed in a pump, the seller should move heaven and earth to make sure the pump does *pump*. What he is likely to do is something very different. He will labor in the process and bring forth language likely to overwhelm the customer not with the seller's personal interest in the non-pumping pump but with the seller's position in the industry, its reputation, and its knowledge of business formalities. If it's the first pump the customer has owned, he regards it as one of the major facts of his life. He is not prepared, therefore, for an opening sentence which tells him that seldom has any pump of the millions we have built failed through any fault of its own. When he is asked



to prove that the pump is defective in material or workmanship, he joins a consumer's union.<sup>17</sup>

Inappropriateness in tone has a way of creeping unconsciously into collection letters to people who maintain a stony silence or into adjustment letters to customers whose claims seem unjust. It is particularly inappropriate to reflect irritation over receiving an inquiry which suggests no possibility of making a sale.

As an example, an early manufacturer of automobiles received this letter written in a scrawly hand characteristic of children's writing:

Dear Sir:

Will you please send me a catalogue of your models? I shall thank you very much.

*Roger James, Jr.*

The circumstances were these: The boy loved autos, knew most of them by sight, many by ear, and some by smell. The answer he received was totally inappropriate. It read:

Dear Sir:

I am sending you the catalogue you requested. I hope you intend to buy. If you don't, please don't take my time from the man who does.

Yours truly,

We are not surprised that the letter resulted in an abiding dislike in the boy for the firm who wrote it, that neither he nor his father ever bought a car manufactured by the writer of the letter, and that, perhaps partly because of its faulty correspondence methods, the firm which made the car became bankrupt.<sup>18</sup>

#### IMPORTANCE

The importance of appropriateness in business letters cannot be stressed too strongly. The reason is that appropriateness lies so close to effective expression. Appropriateness in tone helps a letter to get results. It also permits a business correspondent to maintain good public relations, the responsibility of any writer of a business letter. Business files yield example after example of customers who have

<sup>17</sup> *Loc. cit.*

<sup>18</sup> *Ibid.*, p. 17.

written abusive letters being mollified by the understanding, helpful, and patient letter of the adjuster. "Seldom can one say what one thinks without paying a heavy price for the privilege" is something for the writer of every letter to ponder.

Appropriateness in tone shows that a company desires to give service. On the other hand, poor tone fails to give evidence of this desire, particularly in answers to inquiries and in adjustments. In this regard, many public service companies are careless. Perhaps the volume of their claims, and hence press of time, causes the matter-of-fact style characterizing much of their correspondence. Even the reimbursement for an overpayment of money did not bring a warm, friendly letter from the assistant traffic manager of one of the country's main railroads:

This will acknowledge receipt and thanks of your letter of August 15 enclosing check No. 953 of Mr. Donald F. Mulvihill dated August 16, 1943 drawn in favor of the Blank Railroad Company in the amount of \$11.69, representing over-refund made in adjusting your claim covering unused portions of round-trip tickets Form L-219, Nos. 1658 and 1659, the former being indorsed "one-half" issued at Washington Terminal, Washington, D.C., June 25, 1943, reading to Chicago, Illinois, and return, which were unused on the return trip from Chicago to Washington. The clerk who figured this adjustment overlooked that one of these tickets was indorsed one-half and there was actually an over-refund of \$11.61. We are, therefore, returning herewith eight cents (8¢) in postage. Again, we thank you for making this remittance and trust that we have not unduly inconvenienced you thereby.

How much more appropriate is the tone of the following letter in response to a thank-you letter for a satisfactory adjustment:

Having served in Washington during World War I and World War II, I can well understand the depth of your comments regarding the "pushing around" one received during those times.

It was so very nice of you to take the time to write us thanking us for our handling of your problem with your DORMEYER Electric Food Mixer, and I am hastening to express our appreciation for your kind letter.

Believe me, it makes our job worth-while to know that real folks like yourself are so considerate.

## ATTAINING APPROPRIATENESS

Many techniques have been worked out to secure appropriateness. The most important is concerned with attitude. The writer has to have the desire to render a service to the reader, to coöperate fully with him. He has to treat the reader courteously at all times. Courtesy is always appropriate. Two expressions which are conducive to good relations are "please" and "thank you." It's one quality of which business letters have never had too much.

Appropriateness requires that a business firm should see that letters are free from antagonistic words and phrases—evidence of irritation in letters. The correspondent should read the letter, asking himself if the letter contains any words or phrases which impress one as arbitrary, affected, commanding, critical, grudging, insincere, inconsistent, insulting, offensive, petulant, stereotyped, superior, suspicious, or tactless. The letter must also be free from words and phrases which prejudice, such as "your *failure* to fill out your order completely" or "your *negligence* about paying your bills." The correspondent before mailing his letter will do well to pause long enough to imagine himself in the addressee's place when reading the letter. It will help him to know what feeling his letter creates if he will put to himself these questions:

Will the reader think I am fair?

Will the reader think I am sincere?

Will the reader think I am interested?

Will the reader think I have done all that I can to perform a service?

No matter how trying the situation, the writer must write with his head and not with his feelings in control. The advice of Mark Twain and of Abraham Lincoln about mailing angry letters is to send them to the wastebasket.

Appropriateness requires that letters be free from hackneyed and stilted phrases. A list of examples have been given in Chapter IV, "Presenting Persuasive Messages," and need not be repeated here. They always create an impression of indifference or boredom which is not a tone conducive to desired results.

It should be evident to the reader of this chapter that the cardinal qualities of clearness, completeness, correctness, conciseness, and appropriateness should always characterize his business correspond-

ence. They are as important to the success of his letters as is saying the right thing.

### Class Projects

1. Study closely the twelve sentences on pages 135-36 in this chapter to determine the various meanings they have, what the writer presumably wanted to say, and what is the nature of the error. Then rewrite the sentences.
2. a. Even when one is told that "pencil invoice" in the following letter means an invoice for pencils purchased by the hatchery and that "calendar account" means an account to which is charged the cost of printing gift calendars for the hatchery, the presentation is not clear. Read the letter carefully to see the reasons for the lack of clearness—that is, the ways in which the principles of clear expression are violated. Enumerate them. Don't overlook stereotyped language as one of the obstacles to effective communication.

Edwardsville Hatchery  
Edwardsville, Illinois

Dear Sirs:

We have for reply yours of September 22nd, noting that you advise the pencil invoice of August 2nd was paid by check endorsed by us on the 13th.

I find when your check for \$25.00 was received our cash receipts clerk inadvertently applied it as a credit due to the calendar account which does not become due until the first of the year. We had thus given you credit by applying it against the wrong invoice.

Please be advised we have made correction to show full payment of the Aug. 2nd invoice, leaving calendar invoice open to the amount of \$176.23.

Sincerely regretting the annoyance our mistake caused you and thanking you for bringing this matter to our attention for proper consideration, we remain

Yours very truly

ARGOSY ART COMPANY  
by C. T. Hurter, Cashier

- b. If your instructor so directs, you may rewrite the letter, keeping in mind the fundamentals of planning and emphasis which you learned in Chapters III and IV, as well as that of "prevision."

8. "Letter shortening" is a game which can be profitably played by students of business correspondence and business executives alike. In fact, contests have been held on this basis. The following letter has 242 words. See how few words you can use and still maintain completeness, clearness, and courtesy:

Dear Sir:

This is in reply to your letter of the 16th in which you say that you have experienced difficulty with the transformer on Model #16A controller for the Universal Automatic Stock Fence which you purchased from our dealer in Jonesboro, Arkansas. You further state that this fence has been in operation only three months and that you should not have trouble with it this soon.

I should like to inform you that it is the policy of the Universal Automatic Fence Company to satisfy its customers at all times. Also let me call to your attention that the workmanship, quality of materials used, and the inspection system can only result in turning out the best and most serviceable merchandise to be found anywhere today on the market. Therefore I am indeed surprised to hear that you have occasion to report dissatisfaction with our product.

We have a policy of backing up our dealers whenever anything goes wrong that demands a repair or replacement. Actually it is up to the dealer to bring these matters to our attention and he should have done so in this case. However, we are happy to have this opportunity to investigate your claim. If you will send to us the controller mailing it to our branch factory at Indianapolis—the address is 2908 W. Butler Avenue—then we shall be glad to replace it. As I say, the first cardinal principle of our organization is service.

Yours very truly,

*Alfred N. Griffin*  
Claims Supervisor

4. Rewrite the following sentences for clearness and conciseness:
- We trust that these items will reach you soon enough to avert any further inconvenience which might arise resulting from our incorrect shipment.
  - We regret the fact that we have written you several times and up to the present writing we have had no response.
  - With reference to location let me say that it would be difficult to find a building site of this character enjoying a more favorable position of accessibility to markets.
  - We trust you will obviate the necessity of this unpleasant ex-

- pedient of legal action by remitting, and thus save us and yourself the embarrassment incidental to a lawsuit.
- e. In reply we wish to say that after a thorough investigation we find that the goods were damaged in transit, as they were in first-class condition when they left the warehouse and were turned over to the railroad company.
  - f. Our two-year guarantee is against materials and workmanship and does not cover breakage and mishandling.
  - g. However, as this is due to no fault of yours, we are pleased to advise that another shipment is going forward to you today by express, and credit will be passed to your account upon receipt of the original shipment.
  - h. We do not understand why we have not heard from you in response to our statements sent to you last month so we are sending you a duplicate statement just in case you may have mislaid the statements sent prior to this.
5. The following is an excerpt from a letter written by the Director of Civilian Defense during World War II to instruct the Federal offices in Washington about blackout precautions. Some laughs were evoked when President Roosevelt questioned the effectiveness of its style at a press conference. The part quoted here was reprinted in the newspapers.

Such preparation shall be made as will completely obscure all Federal buildings and non-Federal buildings occupied by the Federal Government during an air raid for any period of time from visibility by reason of internal or external illumination. Such obscuration may be obtained either by blackout construction or by termination of the illumination. This will, of course, require that in building areas in which production must continue during the blackout, construction must be provided that internal illumination may continue. Other areas, whether or not occupied by personnel, may be obscured by terminating the illumination.

The President shortened the directive to thirty-seven words. See what you can do.

## Letter Problems

1. Mr. James Smith, a free lance correspondence adviser, had been told by an executive of a company that its board of directors had been considering the employment of someone who was qualified to help correspondents to build business by letter. Mr. Smith relayed this information to a correspondence adviser in Chicago who applied for the job. Following is the reply the Chicago man received from the firm. Rewrite it for courtesy.

Dear Sir:

We received your letters and one or two from Mr. James Smith about your work on correspondence.

We have never asked Mr. Smith to obtain anyone to undertake to correct our English here, and it was entirely voluntary on his part in bringing you to our attention.

It is perfectly obvious that we, like others, have clerks in our office who are not good correspondents, but I do not regard the case so serious that it seems necessary to ask you or anyone else to come on from the West Coast to teach them better English, as undoubtedly there are men in this neighborhood who could be obtained should we need them.

From the outline of your experience which you furnished us, we feel sure that you must be well qualified to do this kind of work.

Yours very truly,

2. The following sales letter from a manufacturer of automatic pencils to purchasing agents of a selected group of manufacturing firms fails to arouse attention and convince the reader because it contains only generalities. Rewrite it to show the power of the specific:

Gentlemen:

Thousands of dollars are being "ground" into wastebaskets annually.

Those who make profits in the reconversion period will do so by effecting internal economies as well as profitable external sales efforts. You—among thousands of other firms—are interested in discovering a new source of profit within your own organization—a discovery that has made an annual cash saving to many companies.

You may doubt our claims but to give you the facts personally our Mr. Kelp will call on you shortly. We assure you that there will be no intolerable solicitation but only our sincere desire to help you and your organization make 1948 the economical year.

Cordially yours,

*H. E. Martin*  
Sales Manager

3. Rewrite for clearness, conciseness, and appropriateness the following answer to an inquiry:

January 25, 1948

Dear Mr. Blank:

We have your letter of January 22nd relative to departmental signs for Pontiac dealers shown on folders and will advise that we are selling these

departmental signs by the thousands and they are all being ordered from folders such as you received.

We would like to comply with your request in sending you one privilege of return, but please be advised that we have so many orders for these that we do not even send signs of this type out even to our own salesmen after this manner. The order was set up on a cash basis and all orders shipped off in rotation in the order in which we received the orders from dealers together with their checks attached. This is an agreement we have with all the automobile manufacturers relative to this type of sign and we have never yet had any of them ask for privilege of returning this sign after they saw the sign itself.

We suggest that if you want to see one of these signs to send us your check in the amount of \$12.00 advising which one of the signs it is that you want and we will forward it to you as promptly as possible and then you can determine whether you want more signs after seeing the sample.

Very truly yours,

UNIVERSAL NEON SIGNS

H. A. Sloan  
Sales Manager

HAS/dd

Note: Pontiac dealers were circularized by the sign manufacturer. The folder contained information about neon signs for repair departments and sales rooms. They contained such wording as "Electrical," "Motor Tuneup," "Lubrication," etc.

4. Three days after you returned from your first vacation in several years, you received the following letter:

Dear Sir,

When I returned to my place after my trip to Duluth I found you was gone and gave your money to my man but you didn't leave enough. Now I told you my early season rate was \$12 dollars a week and you said you wanted to stay 9 days, all right I said then I'll make it \$1.50 a day and entitled you to a bed for every night you stayed. You left only \$13.46 which means you used my cottage one night you didn't pay for it but I'm used to trusting my guests who are gentlemen as I thought you was. Besides leaving without paying for one night you didn't pay for 1 qt. milk which you got Friday morning and my man saw you take 200 lbs ice when you packed your fish, I told you ice would be 25¢ 100 lbs. and I brought 100 lbs. to your cottage the night I was going away. Well I'm not so cheap as to ask you for the 50¢ for the 200 you took. And don't forget I paid a penny on a letter somebody sent you. Now I won't say



you are not honest but it sure looks funny, when the guest sneaks off before the owner gets back and does not pay what he owes. Lots of men from your home town come to my place but so far they all paid what they honestly owe.

Yours respectfully,  
*J. L. Ton*

Use the following facts to answer Mr. Ton:

When you arrived at Mr. Ton's resort, you made an agreement to pay \$1.50 for each night you used the cottage. On your seventh day, when Ton left for a three-day business trip, he placed on the table in your cottage a bill showing the following items:

9 nights	\$13.50
9 quarts milk	1.08
100 lbs. ice.	.25
1 bottle mosquito dope	.25
	<hr/>
	\$15.08

You were not in the cottage when Ton left his bill. On the eighth day, a Thursday, you decided to leave because the fish had stopped biting. During your packing on Thursday afternoon, you made two trips to Ton's ice-house to get some fish you had stored there at Ton's suggestion. While you were carrying to your car the burlap sacks in which you had placed the fish, you passed Ton's hired man and told him why you intended to leave. At that time you gave this man, named Joe, a check for \$13.46 payable to James L. Ton, and explained to Joe that the check covered the charges for eight nights, eight quarts of milk, one hundred pounds of ice, and one bottle of citronella. After you paid your bill, you packed the fish in about half the ice for which you had already paid.

You completely forgot about the one cent due for postage on a letter you received from a friend on the third day after your arrival at the resort. You were away on a fishing trip to a nearby lake when the letter came, but Mr. Ton paid the postage and put the letter in your cottage.

At seven o'clock on Thursday night, June 14, you waved to Joe as you drove away from "Ton's Fisherman's Heaven," happy in the thought that you had enjoyed a great vacation and that you owed not any man.

## Chapter VI *Cardinal Qualities of Business Letters: II*

The "You" Attitude	Character
Definition	Features of Characterless Letters
Importance	Achieving Character
Attaining the "You" Attitude	How to Write Humanly
Adaptation	Importance of Human Writing
Adaptation in Layout of Elements	Positive Aspect
Adaptation of Message	Value of Positive Aspect
Adaptation of Language	Need for Positive Aspect
Adaptation of Tone	Means of Attaining Positive Aspect
Adaptation of Style	Positive Suggestion
Personalization	Success Consciousness
How to Personalize	Vividness
Why Personalize	Techniques of Vividness
Courtesy	Figures of Speech
Definition	Concrete Nouns
Importance	Specific Verbs
Cultivating Courtesy	Vital Adjectives
The Negative Approach	Word Emphasis
The Positive Approach	

The purpose of most business letters is to influence the reader to act as the writer wishes. This objective brings the writer face to face with the second supreme difficulty of writing, impressing the reader precisely as he wishes. The correspondent, therefore, seeks techniques of persuasion which are to be found in such cardinal qualities of business letters as the "you" attitude, adaptation, personalization, courtesy, character, the human touch, the positive aspect of ideas, and vividness in their presentation.

### The "You" Attitude

The first and foremost of these techniques we call the "you" attitude—seeing and presenting ideas from the reader's point of view. "If there is any one secret of success," says Henry Ford, echoed by many other leaders, 'it lies in the ability to get the other person's point of view and to see things from his angle as well as

your own. The man who can put himself in the place of the other man, who can understand the workings of his mind need never worry about what the future has in store for him.”<sup>1</sup> Shall we then examine somewhat more carefully this quality known as the “you” attitude?

#### DEFINITION

The subject of greatest interest in the world to you is you. And that YOU is an inclusive thing. It includes your friends, your family, your business, your home, your personal belongings, your comfort, your personal tastes, and your religion; in short, it includes everything in which you take an interest, everything which makes up your world. This YOU with which the writer is concerned in business correspondence is the reader. On the other hand, the writer has a group of interests centering in his own welfare, that of his friends, of his family, and of his business. Because the writer is just as much interested in himself as the reader is in HIMself, he is likely to forget an all-important principle of influencing people to think, to feel, and to act as he wishes them to; *i.e.*, to present what he desires in terms of the self-interest of the reader. The “you” attitude is seeing things from the reader’s point of view.

Examples of correspondents attempting to influence customers in terms of their own self-interest are to be found without seeking them. Sales letters begin: “We have put on the market a new book-keeping machine which we feel sure will meet with the approval of business men everywhere. We have spent years in producing and perfecting the machine.” The first sentence of an adjustment letter reads: “We are surprised that you find fault with a suit bought at such a low price.” Applicants for jobs fill their letters with explanations of how badly they need jobs, how they prefer to live in a certain city, how they wish to be employed by the firm that will give them the greatest opportunity. Collection correspondents ask for payments on the ground that a store needs money. Consider how definitely the sales message of the following letter is presented from the “we” side of the case although the message is important to the reader and could be made to interest him:

<sup>1</sup> Mark O’Don, *Advertising as a Career* (Third Edition; New York: Printers’ Ink Publishing Company, 1945), p. 91.

We desire to call your attention to our improved facilities for handling promptly orders for Commercial Printing, Lithographing and Engraving.

Additional room recently acquired, with modern equipment, and a competent and well-organized working force, enable us to offer our patrons even better service than we have given in the past, both in quality of work and in promptness of its execution.

We make a specialty of Letterheads, Envelopes, Bill Heads, Statements, Business Cards, Checks, Folders, Invitations, Announcements, Booklets, Circular Letters, Fancy Programs, Menus, Labels, Theatre and Show Printing.

We also handle high-grade Embossed and Lithographed Business Stationery, Lithographed Bond and Stock Certificate Blanks, Fine Engraving, Holiday Greetings, for commercial and personal use, unusual Advertising Cuts in one and two colors for all lines of business, Badges, Advertising Novelties, Card Cases, Rubber Stamps, etc.

Since the inception of The Franklin Press nearly three years ago, we have not had the pleasure of serving you. We would appreciate a part of your business and hope we may have an opportunity in the near future to prove to you that we are producers of "printing of quality." Whatever your requirements may be, we shall be pleased to have an opportunity to go over them with you. A telephone call will bring a representative to your office.

#### IMPORTANCE

To write from the "we" point of view is as human as it is prevalent. But it is not an attitude which secures the desired results. A man usually pays his bills, if he has the money, as soon as a correspondent shows him that it is to his self-interest to do so. He will usually buy a typewriter, an easy chair, or a car as soon as the sales writer makes him visualize the thing in terms of his enjoyment, comfort, benefit, or profit—providing he can afford it.

The reader of a sales letter wants to know what the article looks like, what materials are used, how it is made, and how well it is constructed. He may agree that you are selling the "best product in the world"; that your "facilities for manufacturing are unparalleled," and that your "service is unsurpassed," but before he decides to buy, he requires a satisfactory answer to the question: "What concrete

benefit will I derive by so doing?" The satisfactory answer grows out of the "you" attitude, the ability to get on the reader's side of the fence, to look at what he offers through his eyes, to talk to him of the benefits and pleasures he will derive from buying as you want him to buy. It is the "you" attitude of the writer which causes him not only to have the reader's interest at heart but also to make this fact apparent to the reader. Such a "you" attitude characterizes the following letter:<sup>2</sup>

YOU HAVE BEEN SELECTED ...

Dear Reader:

A subscription to NEWSWEEK has been set aside in your name.

For you have been identified as one of the few people to whom we plan to offer our last remaining subscriptions -- before the rates are advanced.

And you have been chosen for some very sound reasons ...

you're an alert, busy person, taking an active part in the world around you -- and NEWSWEEK is geared to fit your limited time, written for swift reading and rapid understanding, so you can grasp in a short time the entire complex picture of world affairs ...

you're a thoughtful, far-seeing observer of current trends -- and NEWSWEEK's amazingly accurate News Forecasts, plus the "Signed Opinions" of experts, will be an invaluable help in your own personal plans for the future ...

you wisely interpret what you read in terms of how it can affect your own life -- and NEWSWEEK's exclusive paragraphs of News Significance throw each important news story into perspective, showing you how it pertains to your own personal and business prospects.

Yes - NEWSWEEK is your magazine, designed to help speed up and enrich your understanding of the many complicated developments in the news today.

That's why you'll be pleased to learn that although our own greatly increased costs are

<sup>2</sup> Reprinted by permission of *Newsweek*, New York, New York.

*Effective Business English*

forcing our subscription rates higher -- and although many magazines have already gone up in price -- a subscription to NEWSWEEK has been reserved in your name, waiting for a word from you, at the rate of

ONLY \$4.25 FOR 52 ISSUES

-- saving you a full \$2.25 over the anticipated new yearly rate of \$6.50

This small investment on your part will bring into your home each week a personally vital asset -- one of first importance to you and your family ...

one evening each week of exciting, informative, valuable reading -- the complete picture of world events through more than 20 separate news departments ...

a fuller, more practical understanding of what the news means than you or your family have ever before experienced in your entire lifetime ...

an exceptional knowledge of what's ahead in the news -- indispensable to your confidence in your own decisions, and your entire personal outlook for years to come.

But it's equally important that you send me your order right away -- for we are offering these last low-cost subscriptions to a limited number of people for a limited time only.

So simply sign the enclosed card and drop it in the mail today. We'll gladly bill you later for your subscription. Just be sure to mail that card now, while your own NEWSWEEK reservation is being held open for you!

Cordially,

Frank Ware

Circulation Director

FW/tm

P.S. I want your order to receive prompt attention, so I have arranged for NEWSWEEK to pay airmail postage on your subscription card.

The "you" attitude is just as necessary in the everyday letter in business as in the sales letter soliciting business. The two following letters, issued by a leading metropolitan bank interested in business-

building letters, show the difference in the effectiveness of one written from the "we" side and another written from the "you" side. The practice mentioned in the first letter of enclosing a copy of a previous letter, as a reference, necessitated a customer's reading two letters instead of one. The second letter, the revision, omits the copy so as to write from the reader's point of view rather than from the writer's. Its request for information is based first upon the reader's interest: "To ensure your statement and cancelled checks reaching you promptly."

#### **Original Letter:**

We do not appear to have received a reply to our letter of July 11, regarding a change of address for your checking account, and under the circumstances the thought occurred to us that our letter may have failed to reach you. Therefore, we are glad to enclose a copy for your information, and would appreciate hearing from you after you have had an opportunity to review our inquiry.

Incidentally, we have retained the July as well as the June statement in our office, and shall be pleased to forward both to you as soon as we receive your reply.

#### **Revised Letter:**

Our mailing records on your checking account continue to show your former address which we understand was changed some months ago.

To ensure your statement and cancelled checks reaching you promptly each month, and also to enable us to maintain an up-to-date record of your account, we shall appreciate a reply to this letter.

As soon as we hear from you, we shall mail your statements for June and July.

From what has been said, it is apparent that a writer cannot put the "you" attitude into his writing without knowing his readers—the characteristics of doctors, lawyers, teachers, preachers, farmers, if he is writing to a group; the finances, occupation, education, tastes, and personality, if he is writing to an individual. If the writer of a sales letter for a particular electric pump had known psychology, he would never have included what one recipient called a subtle insult: "Personally, I feel that you are a man that cares enough for

your home and family to want to have them enjoy some of the comforts of life."

Arnold Bennett has given us a formula for the "you" attitude in daily living, which can be used in business as well. He says it consists in cultivating imagination:

The test of genuine imagination is the power to put yourself fully in the place of another being.

Nearly all cruelty in human relations springs from lack of imagination . . . How is the faculty to be cultivated? By privately questioning oneself about the other man. What does he want more than anything else? What is his weak point? What is his strong point? Why is he gloomy today? Why is he radiant? What are his worries? What is his notion of himself? How can I give him pleasure? Is he unwell? What are the things that annoy him? What is he thinking about? How can I flatter him? How should I feel in his place? The faculty will grow as a muscle will grow; also it will wither just as a muscle will wither; and for the same reason."

#### ATTAINING THE "YOU" ATTITUDE

To the end of making the buyer see his side of the case, you constantly attempt to show positive consideration for his interest by presenting your product to him in terms of what it may mean to him in pleasure, comfort, and profit. You do not sprinkle the page with "you" and "yours"; nevertheless, by using "you" and "yours," you are more likely to keep the attention of the reader than by using "we" and "our."

The "you" attitude is put into the sales letter by linking the product to the customer's self-interest, joy, profit, or the avoidance of pain.

The "you" attitude is put into collection letters by showing the customer that it is to his self-interest to pay a bill which he owes.

The "you" attitude is put into a claim letter by suggesting to the firm to which it is addressed that it is to their self-interest to gain goodwill by giving immediate satisfaction.

The "you" attitude is put into adjustment letters by showing the customers that it is to their self-interest to accept the particular adjustment suggested because of what it will mean to them.

The "you" attitude may be put into letters by adapting these points to the reader:

<sup>3</sup> From: *How To Make the Best of Life* by Arnold Bennett, copyright 1923 by Doubleday & Company, Inc., p. 36.



1. Diction. Example: "Look on the other side" is clearer to some people than "Look on the reverse side."
2. Mood. Especially in adjustment letters and collection letters must one create an emotional harmony between the customer and the firm. Hence, an adjustment letter always begins by expressing some agreement with the reader.
3. Character. If the customer uses precise, well-chosen diction, one answering his letter should take this fact into account, for it is probably indicative of certain traits of character in the writer.

Examples of phrasing which lacks the "you" attitude and revisions:

1. Lacking the "you" attitude:  
Believing that prefabricated houses answer a problem which confronts a community such as your own . . .

Revision: Believing that prefabricated houses are just the buildings which will answer your housing problem . . .

2. Lacking the "you" attitude:  
If the Mexican Government intends to launch an educational program, we should like to have the opportunity of figuring with them on their requirements.

Revision: If the Mexican Government intends to launch an educational program, they will find it worth-while to get our figures on their requirements.

3. Lacking the "you" attitude:  
Please rush these shipments and do not fall down as you have on these other promises. You have had long enough time on all of these orders to make the necessary prompt shipments. We, of course, understand how conditions are, but try to make good on promises.

Revision: Although we understand how conditions are, it will be necessary for you to make prompt shipment if we are to satisfy our customers. Your rushing these shipments will make us feel that it is worth while to place our orders with you.

## Adaptation

Knowledge of human nature is a necessary qualification of the successful business correspondent. Adaptation to the reader is the adjustment of what one says and how one says it to a reader to make both pleasing to him. What this adjustment is depends upon conditions. It consists in adapting letter form, message, language,

tone, and style to the person or the group to whom the letter is written.

The importance to the writer of adaptation in influencing his reader's thoughts cannot be overestimated. Many writers on the subject of business letters say that it is the most important principle in business-letter writing. In any case, adaptation is a means of creating a common bond between writer and reader necessary in persuasive writing such as is most business-letter writing.

#### ADAPTATION IN LAYOUT OF ELEMENTS

Adaptation in layout of the letter elements or letter form is for the purpose of readability. Its basic principle is to economize the reader's effort in getting the letter's message and to give emphasis to the most important points. The more intelligent and the busier the reader, the more he will appreciate a letter which is easy to read because of the good display of its main points, such as is seen in the following letter:

Dear Customer:

#### ANNOUNCING A NEW CATALOG SHOPPING SERVICE

Sears Telephone Shopping Service makes it easier than ever for you to shop from Sears catalogs. You can now shop by phone and have your order delivered direct-to-your-door by truck. There is no C.O.D. fee or Money Order fee to pay - only a small truck delivery charge as shown on the enclosed leaflet.

With this new phone, direct-to-your-door truck delivery service, your shopping problems are simplified:

- FIRST:** Right in the comfort of your home, you and your family select the things you need from your Sears catalog.
- SECOND:** To place your order, just phone 6-2534. One of our courteous telephone salesgirls will take the catalog number, price and description of the merchandise you want. That's all there is to it.
- THIRD:** The merchandise will be shipped from our Mail Order plant in Chicago direct-to-your-door by truck. You pay the delivery man for the merchandise plus our small delivery charge. If any item should fail to please you, we will have it picked up and exchanged for other merchandise or give you a refund if you wish.

FOURTH: You can also phone your order and come into our store in Champaign, Illinois, and pick it up. You can examine the merchandise before taking it home -- and you can save on delivery charges. Just say you wish to pick up your order.

Doesn't this sound like the ideal way to shop? No fuss - no bother - it's quick, easy, and pleasant. Try this new shopping service real soon - you'll like it. Remember, the number to call is 6-2534.<sup>4</sup>

#### ADAPTATION OF MESSAGE

By adaptation of thought or message the writer takes hold of the mind of the reader. In choosing what to say about his product or service, he is always guided by its particular importance to the individual or group addressed. A manufacturer of cellophane, for example, will inform druggists that cellophane-wrapped packages will sell more readily than those unwrapped. He will explain to housewives the sanitary qualities of cellophane-wrapped cakes, vegetables, and fruits. The manufacturer of tires will talk customer-demand, rapid turnover, and margin of profit to a dealer in tires, and long mileage, safety, and economy to a tire user.

#### ADAPTATION OF LANGUAGE

Adaptation of language is an adjustment of expression of ideas to the reader's educational level and to his temperament. Those working in the field of applied psychology have told us that the educational level of 75 per cent of the people is that of the fourteen-year-old youth. It would seem to follow that business letters should be written in language which these people can understand. In such language did Lincoln write, in such language do good journalists write, and in such language do popular commentators talk on the radio. Many firms are testing the reading difficulties presented by their manuals, house magazines, and sales literature by the yardstick formulated by Rudolf Flesch in the *Art of Plain Talk*.<sup>5</sup>

The following paragraphs, written for stenographers of the Westinghouse Electric Corporation, are a good example of adaptation in language:

<sup>4</sup> Reprinted by permission of Sears, Roebuck and Company, Chicago, Illinois.

<sup>5</sup> Rudolf Flesch, *The Art of Plain Talk* (New York: Harper & Brothers, 1946), pp. 195-97.

Your job is a small business of which you are the general manager. The purpose of that business is to render a service. The profit is your salary. The better you organize and operate the business, the more profit there should be for you. Neglect it, and you may be closed out.

In the same building where your business is located are others, some of them in direct competition with your own. The one which serves best will prosper most. The general manager will be given greater responsibilities. You call it getting promoted. It may happen to you, or to the girl whose desk is just around the corner. That all depends on how well you run your company.

### *Be Calm About It*

One mark of leadership is the ability to keep emotions submerged. Peace of mind is an absolute necessity to success on any job. You can't make a good business out of yourself if you are easily irritated, flustered, or depressed, if you blow up under pressure. Call it poise or emotional stability, it enables you to run your job and prevents your job from running you.<sup>6</sup>

Banks, brokers, and merchants use daily, in the conduct of their respective businesses, language as unfamiliar to the general public as is a foreign tongue. How else can we account for the following paragraph from an investment banker's sales letter to a woman client in a small town?

The prior examination of a market's relative potential value, founded on the consideration of several characteristic indices of family purchasing power, will reveal market measurements and comparable decimal equivalents, between territories, that direct the attention to the most profitable distribution points.

The good letter convinces the farmer by stating facts easily proved. Pumps, lights, desk fans, washing machines, irons, and sewing machines are electrical appliances familiar to the farmer and his wife. Sales copy about them should be written in simple language free from technical terms.

The principle of adaptation which dictates the use of short words, simple sentences, and short paragraphs to those whose education

<sup>6</sup> Reprinted from *The Stenographer's Handbook*, p. 4, by permission of Westinghouse Electric & Manufacturing Company. Copyright 1943 by Westinghouse Electric & Manufacturing Company.

has been meager prevents their use with people who would take these elements to indicate that they were being "talked down to."

The principle of adaptation accounts for the range in style in business communication from the most informal and conversational to the most dignified and conservative. The following opening of the letter used for three years all over the United States by the Delco Appliance Division of the General Motors Sales Corporation is adapted to farm families:

[penny attached]

There is a tremendous power back of this penny. It will buy enough kerosene and enough lubricating oil to generate 200 watts of electricity with a Delco-Light plant.

With 200 watts of electricity you can:

Pump 235 gallons of water on a 22-foot lift;

Light one 20-watt lamp for 20 hours;

Light five 20-watt lamps for 2 hours;

Run a nine-inch desk fan for 5 hours;

Run a washing machine continuously for 40 minutes;

Run a sewing machine for 2 hours.

In explaining what makes it good, Mr. Pitkin observes that:

First of all, it completely fulfills the single purpose of the company, in that it says nothing which doesn't help educate the farmer and his wife in the possibilities and the economies of a home electric light. Second, it is written in simple, familiar, easily understood language.<sup>7</sup>

Adaptation accounts for the fact that some letters written in everyday English get better results than some written in the King's English. It explains why inexpensive stationery sometimes brings better returns than expensive stationery. It accounts for form letters simulating longhand, written to women and farmers, getting better results than typewritten letters. Constant adaptation, however, to communities with low standards would prevent improvement in letters.

#### ADAPTATION OF TONE

Tone is an expression of the writer's attitude toward the reader. As far as impression on the reader is concerned, it is even more

<sup>7</sup> Reprinted from "Dear Sir," *The Rotarian*, February, 1941, p. 16, by Walter B. Pitkin by permission of *The Rotarian*. Copyright 1941 by *The Rotarian*.

important than what is said to the reader, because the person is rare who is governed more by reason than by feeling. The only sensible thing in writing, then, is to adapt one's tone. Credit letters, collection letters, and adjustment letters are particularly freighted with possibilities of offending a reader, and the person with low income is more likely to be sensitive to the brutally frank letter than one with ample income. Adjustment letters run the gamut of sharp tones, humble tones, superior tones, and fawning tones. Collection letters fluctuate between the extremes of being "hard-boiled" and being apologetic. All should be characterized by a helpful and considerate tone.

Sales letters are reacting from the take-it-or-leave-it attitude of the war period. Recently Montgomery Ward Bulletin No. 91 was headed with two cartoons. The caption of the top cartoon read: "It's been like this." The cartoon showed a manufacturer, running with a package, pursued by the distributor, the distributor pursued by the retailer, and the retailer pursued by the consumer. The caption of the lower cartoon read: "It's going to be like this." The cartoon showed the consumer, a woman looking coquettish, with the retailer offering a small package to her, the distributor in turn offering three packages to the retailer, and the manufacturer offering four packages to the distributor—all except the woman were on their knees.

The following sales letter in message, layout, language, tone, and general style is characteristic of the letters from distributors to retailers. It tells the retailer how he can make more money by following five specific suggestions. The claims are reasonable; the evidence is specific. The style of the letter is vigorous. Paragraphs and sentences are short. The language is simple, direct, and colloquial. The tone is enthusiastic. The attitude toward the reader is man-to-man. On the whole, the letter sounds sincere and should create confidence. Wisps of hay were attached to the top of the letter.

BUTLER BROTHERS

St. Louis, Missouri

THIS IS HAY!

It's what everybody is supposed to make when the sun is shining.

Well, the sun is shining now, in a business way. Probably never in history have so many people in this country had so much money to spend.

Are you "making hay while the sun shines"? You are, of course, -- but wouldn't you like to make some more? Here are some suggestions:

OFFER YOUR CUSTOMERS A WIDER VARIETY OF GOODS. You don't have to increase your investment to do it; simply carry a smaller stock of each item. With the capital thus released, you can spread out into other profitable lines. You can carry a smaller stock, without danger of "Outs," by using your new Butler Catalog for frequent orders. (Orders may be small; they may average as little as \$15 throughout the year.)

SWITCH TO LINES THAT ARE STILL AVAILABLE to make up for volume lost on war-shortened merchandise. You can easily do this, even if you never have carried them before. You'll find hundreds of ideas in your Butler Catalog. Valuable selling suggestions, too.

TURN YOUR MONEY MORE QUICKLY. Order from Butler Brothers and you'll never find yourself high-pressured into over-buying on some slow mover.

BUILD STORE TRAFFIC by offering special bargains. Find them in your Butler Catalog -- unusual values that you can pass on to your customers.

BUY RIGHT. You'll find that prices on any bill of goods ordered through your Butler Catalog will average out definitely lower than with scattered hit-or-miss buying. Freight costs run lower, too, when you have goods for several departments come in a single shipment -- as you can when Butler's is your source.

Merchants everywhere are "making hay" by following common-sense suggestions like these. Some of the most successful, buying practically 100 per cent of their merchandise from Butler's, are making net profits up to 12 per cent on their sales . . . taking as much as \$5900 a year out of a business with an inventory investment of less than \$6000.

AND BROTHER . . . "THAT AIN'T HAY!" \*

Sincerely yours,

Robert W. Stoddard  
Sales Manager.

\* Reprinted from "Stunt Letters," *Office Administration and Better Letters Bulletin*, January, 1946, by permission of The Dartnell Corporation.

The right tone is certain to pervade the letter of a correspondent whose sales letters, answers to inquiries, collection letters, and adjustments are built on these underlying principles:

1. Remember that it's the reader that counts.
2. Make him think well of himself by treating him with courtesy.
3. Meet him face to face.
4. Be serious but not *deadly* serious.
5. Be sincere.
6. Be confident, but modest.
7. Assume full responsibility for any failure to serve.
8. Be cordial.
9. Be interested.

#### ADAPTATION OF STYLE

Adaptation of style helps to create a favorable impression on the reader. Immediately there comes the thought: "What is good style in business correspondence?" Students of literature are accustomed to think of style as the extension of the writer's personality. Defined thus, it is not broad enough to account for the variations of style imposed upon a letter by such factors as the product or service written about, the person or group written to, and the occasion of the writing.

Observing the effect of these factors on style, we must say that style is more controlled by the product, the occasion, and the reader than by the writer. The writer, then, adapts style as he "ghost-writes" for the product. If he writes about a \$15 dress, he should speak the language of \$15 dresses. If he writes about a \$225 gown, he should speak a language appropriate to it. Women who buy silk hose for \$1.25 are satisfied with "good-looking" hose that wear well; while the boarding-school miss wants "bewitching loveliness" and "sheer silken splendor" at \$2.00 to \$3.00 a pair. As a consequence, whatever is individual in the writer's personality is constantly being modified by the character of the thing about which he is writing, so that it is appropriate to say that a correspondent has as many styles as he has products and readers. He should make big fish talk like whales, and he should make little fish talk like little fish, each according to its nature and use. By virtue of firms having different classes of customers, the correspondent's style of writing will be shaped accordingly.



## Personalization

Personalization is a special type of adaptation. It is those characteristics of message, language, style, and tone that make the letter appropriate to one person instead of to a group of people.

### HOW TO PERSONALIZE

In a letter which is personalized, the addressee's name is introduced one or two times in the text, as if one were addressing the reader directly. Often the name can be introduced in the beginning sentence of the letter. For example, "We must report, Mrs. Saunders, that S. D. Warren Company does not manufacture any grade of paper suitable for letterhead requirements—about which you wrote us under date of February 16." "You did nice work in regaining this account, Tom." You like to be greeted by name. It recognizes you as an individual and gives you a feeling of importance. Let us use the customer's name whenever possible.

A writer can personalize the first paragraph of a letter acknowledging an order or answering an inquiry by taking notice of something specific in the order or the inquiry. For example: "Your eight Spode plates, luncheon size, Florence pattern, are boxed and will be sent express, today." Or: "The nest of mahogany tables, Sheraton reproduction, about which you inquire, can be procured from our Grand Rapids factory by the first of next month. Finished in the brown mahogany, they will cost sixty-five dollars. We pay shipping expenses."

### WHY PERSONALIZE

Although middle paragraphs of a letter may be form paragraphs, a personalized beginning and a personalized ending supply the specific and individual attention which people like.

Ready-to-wear language, stock phrases, trite diction, and routine, impersonal treatment are the opposite of the personal and are likely to offend, since it is human nature not to like to be treated as one of a crowd. Personalization is a form of recognition. Seldom is it overdone. The New York hotel which sent its former guests proclamations embodying each recipient's name needed no other solicitation letters that year.

## Courtesy

Service is one of the most frequently discussed subjects in letters received at The Dartnell Corporation offices. Many of the writers of these letters ask this firm to publish something that will help suppliers, retailers, hotels, to find the path back to courtesy, if not service, in dealing with customers. They explain that clerical people, sales people, and many executives have forgotten that their business was built on service and courtesy.

The path back is by way of knowing what courtesy is, why it is important, and how to practice it.

### DEFINITION

Courtesy in its broadest sense is considerate behavior toward others, a willingness to recognize their rights. It comes from the right attitude of mind. It is expressed in good manners but it is not synonymous with the kind of manners you find in a book of etiquette. A definition of courtesy, as applied to business-letter writing, is difficult to express in a single sentence, but the term becomes more meaningful as you consider some of its implications. Courtesy means:

1. Prompt and complete replies to all letters that require acknowledgment.
2. Intelligent and sympathetic understanding of a customer's problem and a genuine desire to be of service.
3. Casting aside suspicions and giving the customer the benefit of the doubt until he proves himself unworthy.
4. A friendly and cheerful style of writing.
5. Use of correct titles and salutations.
6. Putting yourself in the other person's place and treating him as you would like to be treated.<sup>9</sup>

### IMPORTANCE

In daily life, courtesy is like oil. It prevents friction that wastes energy and wears out nerves; it keeps our daily contacts running smoothly. In business correspondence no quality does more to im-

<sup>9</sup> Reprinted from *Sell by Giving*, p. 4, by James T. Mangan by permission of The Dartnell Corporation. Copyright 1946 by The Dartnell Corporation Chicago, Illinois.

press a reader favorably. Clearness, conciseness, and correctness make one readily understood, but courtesy makes one liked. Back of a correspondent's desire to impress a customer favorably is his knowledge that people permit feeling more than reason to control their actions. The idea is not new. It is an axiom of daily life epitomized in one of Lincoln's oft-quoted observations: "A drop of honey catches more flies than a gallon of gall."

Although wartime exigencies often prevented leaders in industry and in business from insisting upon courteous treatment of customers, they still believed in courtesy, first, because it is the fair thing and second, because it has a dollar-and-cents value. They know that no business has ever grown powerful without the goodwill of the public, nor do they believe that any ever will grow powerful under the system of free enterprise without this goodwill. For these reasons, presidents, personnel executives, correspondence supervisors, editors of employee, dealer, and salesmen's magazines, public relations officers, and advertising copy writers are using the power of the written word to make executives and employees courtesy-conscious. The New York Central System in its booklet, *Company Manners*, devotes sixteen pages to the subject, one page of which reads:

#### GOOD WILL DEPARTMENT New York Central System

It's the biggest one on your railroad!

New York Central's Good Will Building Department has a staff of 136,000 men and women, and an "office" 11,000 miles long! It's the biggest department on the Railroad, because it is the Railroad. And each of us is part of it.

Anyone can see that the smiling ticket girl at her window, the gateman handling crowds at a big terminal, or the trainman helping a passenger up the steps is doing a good will job. But so is the engineer who returns the friendly wave of some youngster . . . the maintenance foreman who shows special consideration for property owners along the right of way . . . or the mechanic who enthuses to his lodge brothers about New York Central's latest locomotive.

On the job and off, let's be boosters. Let's show we are proud to be members of one of the world's greatest Trans-

portation Teams. And above all, let's treat people with courtesy that builds good will . . . the thing on which the future of our Railroad and ourselves so largely depends."

The open letter of this same booklet, signed by G. Metzman, points with pride to the fact that the public has placed New York Central among the highest ranks in railroad courtesy according to a recent survey by a "prominent magazine."

Marshall Field and Company in its manual for the Central Stenographic Service advises: "Don't lose your head; without it you cannot think. Be courteous to everyone; to the little fellow as well as the big fellow."

Montgomery Ward's *Better Letters Bulletin* No. 91 closes with these two paragraphs:

Yes—times are changing. The story pictured in the cartoons wooing the customer is not a myth. There are evidences on every side that the customer will buy from whom he pleases, but it stands to reason that he will first think of the place where he feels he has been well treated. He will even pay a premium to deal with a firm he likes rather than buy from someone he dislikes.

Elmer Wheeler, author of *Tested Sentences That Sell*, says: "It is vitally important in these days to listen quietly and sympathetically to the troubles of your customers; of not acting important, curt or abrupt. It takes no longer to explain a situation than to argue about it. If you have to say 'No,' say it in such a way that the customer will want to come back again in the days ahead when you will be able to say 'Yes.'"<sup>10</sup>

The Bell Telephone System devotes one full page in the *Saturday Evening Post* to this advertisement:

#### *Courtesy*

Some materials for new telephone service are still scarce . . . but reasonableness, courtesy, and kindness we can provide in full quantity, for we make them ourselves on the spot. "The Voice with a Smile" keeps on being one of the nice things about telephone service.

These are but a handful of the millions of words being written about the power of courtesy to create good business relations which

<sup>10</sup> Reprinted by permission of the New York Central System.

<sup>11</sup> Reprinted by permission of Montgomery Ward and Company, F. H. Roy, Correspondence Supervisor.

are good human relations. And they are being written to recapture the courtesy that characterized business transactions before the war.

#### CULTIVATING COURTESY

*The Negative Approach* Although it seems that a correspondent should experience little trouble in being courteous to prospective customers, he does sometimes experience considerable difficulty. Courtesy is an attitude of mind based on self-respect, kindness, and understanding, which must come from the heart as well as from the head. It comes most naturally to those whose early training makes them considerate of others, but it can be attained by anyone who will study human nature and will take the time to imagine a reader's reaction to what he says.

The business correspondent might gain by following the fine and sensible custom of the Sioux Indian of frontier days. The story is:

Whenever an Indian was to leave his own tribe and travel in the country of another tribe, the night before his departure he sat around the camp-fire with the chiefs of his own tribe, and there in the firelight before his fellow tribesmen he made a prayer: "Great Spirit, help me never to judge another until I have walked two weeks in his moccasins."<sup>12</sup>

Courtesy is a constructive power and cannot, therefore, be attained merely by avoiding offense. Positive qualities are unable to function, however, as long as offense is given; hence, the value of pointing out a few of the most frequent causes of discourtesy to readers.

Anger is one of the chief causes of discourtesy. It expresses itself in a determination to make one's ego dominate. The angry person momentarily breaks the dam of reason and lets all the pent-up tides of feeling overflow. In the end, he has accomplished little more than the loss of his self-respect, which he does not regain until he has made amends, in some fashion, to the person upon whom he has vented his anger. For this reason, a well-poised reader puts the angry correspondent in the class of the untrained child or the barbarian, neither one of whom practices ordinary civility. The recipient of the following discourteous sales letter, you may be sure, never became a dealer for the Blank Stove Company:

<sup>12</sup> *The Kalends*, Waverley Press, Baltimore, July, 1948, p. 8.

Are you one of those dealers who continually gripe about mail order competition but do nothing to meet or beat it?

We have been trying to tell you about Blank Stove, a new and exclusive style heating stove, since last November. Yet we have not received your order for floor sample, which would put your store ahead of competition.

What's the matter with you anyway? Are you dead? Or do you want to wait until after the parade has gone by? It is easier for us to sell a Blank Stove to the consumer by mail, than to try to tell you fellows about it. We will quit writing you.

It doesn't take brains to sell a Blank Stove. Every stove prospect wants it. All you have to do is to show it. It will sell itself.

Better send us your order for a floor sample now before you forget it again. Model 100 with hearth plate and lower wall shield costs you only \$70.75 f.o.b. Blankville. On sample orders received on or before August 1 we will allow freight. Invoice will carry September 1 dating, if you wish.

P.S. A new catalog has just been printed. You may have one for the asking.

Sarcasm is a weapon which should be used only between equals, for only one of equal mentality and position will accept it from another as a form of humor and in the spirit intended. Used as a means of gaining a triumph over another, it may succeed; but it will not win goodwill, a quality on which business success depends. It did not succeed with the advertising manager of the firm manufacturing dairy products who was unable to buy space in a dairy show catalog because the invitation to do so came many months after his advertising budget had been made. One paragraph from the promoter's sarcastic letter is sufficient to explain why:

It gives a promotion man of this show some fine things to think about when a firm such as the BLANK Company refuses to take part in the show to assist the show promotion, and your refusal to take an advertisement in the catalog or a commercial booth certainly shows an excellent spirit of coöperation from your department.

Sarcasm, however, which is used designedly, and which is often very carefully thought out, is less frequently a source of offense

than tactlessness—the result of lack of sensitiveness to other people's interpretation of words and sayings. The mail-order correspondent who wrote to a woman: "You claim you did not receive all your merchandise" did not expect to receive the reply: "You say I *claim* that I did not receive my merchandise—I want you to know that, although I am poor and work for a living, I don't want any of your dirty money." The adjustment correspondent who begins his letter with the sentence: "I am surprised that you make a complaint on a ten-dollar watch," does not realize that he is saying: "You are unreasonable to ask for what you think is due you." Collection correspondents tell customers that they are discourteous, careless, and dishonest more often than they intend to. They have not formed the habit of "listening to what the customer thinks" nor of imagining how he feels as he reads what is written.

The blunt letter is often the product of the tense and serious-minded man who does not take time to relax and to be cordial. How else can one explain the following letter to a person who is engaged in the same type of work as is the writer of the letter and who asked for a copy of the manual in question? "The letter writing manual we use has been specially prepared for application to our business, and most likely would not give you the information that you would like to have."

Stereotyped language, as has been pointed out, is an enemy to conciseness. It is equally an enemy to courtesy because it reflects indifference to the task at hand.

In attempting to avoid the attitude and tone which spell discourtesy in letters, the correspondent should not err in the other direction by forgetting that he or his firm has a right to a square deal; hence, a word of caution against an attitude that bespeaks too little self-respect or balance. The average American businessman is a self-respecting person. Moreover, to adopt a tone of humility is to invite imposition. One may take a firm stand without giving offense, and the frank, confident way of presenting that firm stand pleases the reader because it wins his respect.

*The Positive Approach* To cultivate courtesy in business letters one must think of it as a positive and constructive quality. The correspondent will succeed best who has a sympathetic understanding of people, and who gives thought each time he writes to how the reader will view the particular circumstances about which

the letter is written. He will distinguish between words of formal politeness such as "please," "thank you," and "I am sorry," which may not reflect genuine consideration of the reader, and those which are sincere. Or, failing to be genuinely considerate of the reader, he will school himself to observe cheerfulness and good manners in letters, qualities practiced by intelligent people in personal contacts.

Mr. James Mangan, whose effective sales promotion letters are well known, gives in his booklet, *Sell by Giving*, sixteen specific ways to be courteous. Although they were written for salesmen doing personal selling, many can be applied to business letters. These are some of the gifts Mr. Mangan says "exist right inside your own store house":

**The Gift of Attention:** Is he talking? Listen. Just don't wait for him to stop and meanwhile be thinking of what you are going to say . . . Hear everything the prospect says. If he asks a question, answer it directly, simply, immediately. If in the swirl of conversation a question of his may happen to go unanswered, come back to that question as soon as possible and answer it. He will be overcome at your remembering what he himself forgot to push through to a conclusion.<sup>13</sup>

**The Gift of Praise:** Remember, praise truly. Praise is never praise unless it is true and appropriate. Praise does not mean idle flattery. Any smart man can see through flattery. Praise is the magical ointment before which the stiffest and sorest resistance gives way immediately. A national magazine some time ago made an exhaustive study of the different appeals which move people to buy. Vanity appeal was easily first. Praise your man personally and praise him commercially. Praise will always work if it be true and appropriate. . . .<sup>14</sup>

**The Gift of Concession:** You've read in sales books and salesmen's manuals: "Don't argue with the prospect." A better tip by far is: "Concede the man his point." Sweet, indeed, are the words: "I'm wrong; you're right."

Remember this: No sales proposition is ironclad, flawless, or free from sound, sensible objections. If the prospect intelligently attacks some part of your proposition, don't be a bullhead or a bonehead. Think *quickly, quickly*, and see if by granting his contention, your sale will be ultimately damaged. If not, then by all means concede the point. Let the prospect be the victor. . . .<sup>15</sup>

<sup>13</sup> James T. Mangan, *op. cit.*, pp. 4-5.

<sup>14</sup> *Ibid.*, p. 6.

<sup>15</sup> *Ibid.*, p. 13.



The Gift of Confidence: Trust your prospect, right from the bottom of your heart. Approach him with that trusting mood, a definite part of the impression you carry. Trust him by sincerely feeling that he will give you all the time you need for your sales message. Trust him by showing you believe in his intellect, his fairness, his sense of opportunity.<sup>16</sup>

## Character

Character in a letter is the expression of a man's inner self. As such, it must be individual, for no two people are exactly alike. Interpreted literally it includes both his positive and his negative characteristics. When used in reference to business letters, however, it implies that the writer has written into a letter only his good qualities, since they are the only ones which make letters successful. Such qualities are self-respect, sincerity, common sense, fairness, friendliness, and a desire to serve. Of these, sincerity cannot be too much stressed. Good qualities include, for example, naturalness, if one's natural self is pleasing.

Character in a letter means writing according to one's own word formula, fitting words to the situation as it occurs. One's own words carry an earnest kind of conviction which borrowed words, particularly stereotyped expressions, seldom carry. There is no such thing as a set of phrases and sentences that can be used verbatim in any and all situations. They lack the one essential of all effective letters—sincerity.

## FEATURES OF CHARACTERLESS LETTERS

Letters full of stereotyped expressions lack character. Notice the difference in effect of the first letter, full of stereotyped expressions, and the second, individual in style. One sounds routine; the other sounds sincere.

Dear Mr. Doe:

I am enclosing herewith your credit card for 19-- , good at any one of our hotel chains.

Please sign and return the enclosed signature card at your earliest convenience.

Assuring you of my appreciation of your patronage, I beg to remain,

Yours truly,

<sup>16</sup> *Ibid.*, p. 18.

Dear Mr. Doe:

It gives me pleasure to send you your courtesy card for 19--,  
presentation of which will identify you at any of our seven  
hotels named on the card.

Please sign and return the enclosed signature card and return  
it to me at the address in this letterhead.

I appreciate your patronage and I wish you happiness and  
prosperity throughout this year.

Sincerely,

The difference between them is worth noting. The use of the  
stereotyped expressions in the first letter: "I am enclosing herewith,"  
"at your convenience," "assuring you of my appreciation," represent  
a practice in business letters which is antiquated. They suggest  
indifference and boredom on the part of the correspondent, which  
displeases the reader because they do not make him think well of  
himself. They have the effect on him that inattention of a listener has  
on the speaker in conversation. Because the use of letter jargon is a  
practice acquired by young business men through hearing their  
elders dictate in this manner, the practice can be characterized as  
writing "with one's ears" rather than with one's mind. Young men  
will perpetuate the practice unless they see that it is not only  
"mindless" writing because there is dictation with little thought,  
but that it is also costly writing because it is wordy.

Character excludes pose, exaggeration, and egotism. It excludes  
an inferiority complex, which makes a writer choose big words. This  
practice comes from human vanity. Often the inexperienced writer  
does not use simple language because he fears that the reader will  
not know that he can use elaborate diction.

#### ACHIEVING CHARACTER

How character is achieved by the use of simple, specific, natural  
diction, as contrasted with pretentious diction, is apparent from  
reading the following sentences:

1. *Pretentious:* This plan is the *culmination* of eighteen months of intensive work.  
     *Simple:* This plan is the *result* (or *climax*) of eighteen months of intensive work.
2. *Pretentious:* We are *in a position to* dispose of . . .  
     *Simple:* We *can* dispose of . . .

"The great writers," says the late Arlo Bates, rhetorician and novelist, "are men who are free from this weakness, who are intent upon making their message understood and not upon preserving a foolish appearance of superiority."

A correspondent has no right to give his letters a different character from that of the firm he represents. He should have absolute faith in the firm's management, its goods, and its services. He should be absolutely loyal to his house. When he writes letters, he should see that the sincerity, the squareness, and the friendliness which characterize the firm are embodied in them—if he cannot take pride in the firm, he should resign as soon as he can.

To ensure character in his letters every correspondent should make for himself a short catechism, to each question of which he should be able to answer "yes" before he signs his name:

1. Are my letters attractive in appearance?
2. Do the openings of my letters compel interest—and hold it?
3. Do I enable my readers to get a vivid impression of the benefits to be derived from doing as I want them to do?
4. Do my letters sound natural and sincere?
5. Is the tone of my letters friendly?
6. Are my letters direct, simple, and concise?
7. Do my closing paragraphs clinch my arguments, or make it easy for my readers to act as I suggest?
8. Are my letters free from errors in grammar, spelling, and punctuation?
9. Would I be willing to have any one of my letters picked from the files and displayed as a typical letter of the company by which I am employed?

If he can answer "yes" with assurance to each question, his letters have character.

#### HOW TO WRITE HUMANLY

Writers on effective business letters invariably tell their correspondents to write human letters, but they have a difficult time telling them how. One says, "Just put your conversation down on paper, and let Uncle Sam do the rest." Another says, "Jump into the envelope and seal the flap." A third says, "Let your personality shine through." All this advice is good if it is not followed too literally. A correspondent who writes as he talks produces as poor an impression as an actor would achieve if he were absolutely

natural on the stage. On how to make letters human, Mr. John Palmer Gavit, editor and writer, has written something worth reading carefully and pondering:

The trouble with all "business" correspondence is that it is not "human." It is based upon the quite fallacious assumption that "business is business," while other relationships are something else. There has grown up since God-knows-when the idea that "business" correspondence must be in accordance with certain forms in such case made and provided, and scrupulously devoid of any human quality. My own idea, acquired during forty-odd years of many and diverse kinds of activity, and carried out in practice, is that every letter is a necessary but regrettable substitute for conversation between one human being and another; that whatever its subject, it ought to express the personality of the writer as in contact with the personality of the recipient—with due regard of course, to the circumstances in each case. I should advise any writer of a letter on any subject, to throw away all the models and write as he feels, in the vernacular of himself. As you say yourself: "It depends on getting into the right attitude . . . conveying honest feeling." That's it, precisely. What a joy it is to receive a letter from anybody on any subject, which shows on its face that the writer said, in his own words, the thing that was on his mind.<sup>17</sup>

#### IMPORTANCE OF HUMAN WRITING

The ability to build goodwill on the human nature side is the greatest potential monopoly. Writers can say the same things. They can make the same offers, Merchandise and prices can be standardized, but the writer that can put himself into his writing so that he and his reader speak the same language has the greatest advantage. He makes the reader like him, which is more than half of the selling.

#### Positive Aspect

The Chinese have a proverb: "A man should not open a shop unless he has a smiling face." A similar philosophy we find in the lines, "Laugh and the world laughs with you; weep and you weep alone." Also we might cite the popularity of the song, *Accentuate the Positive, Eliminate the Negative*. The world wants cheer, hope, confidence; and people are attracted by whoever and whatever give them.

<sup>17</sup> Reprinted from *The News Letter*, The College English Association October, 1940, p. 4, by permission of the author.

The average citizen has so many personal and business worries that he depends upon others for spiritual and mental uplift. Consequently, he enjoys talking with the man or woman who radiates optimism and good cheer. Come to think of it, that's probably why successful salesmen insist that a smile is the best means of opening a prospect's mind . . . and his wallet.<sup>18</sup>

#### VALUE OF POSITIVE ASPECT

As a smile opens the mind and the wallet of customers to personal salesmen, it opens them to business letters. Its value in advertising is well known. "Words that Sing to Your Pocket Book" characterizes most of the copy that appeals to the emotions. Some sales copy designed to sell life, fire, and accident insurance, safety devices, nonskid tires and tire chains paints a dark and painful picture, but even this type of copy is turning more and more to presentation of constructive and positive aspects because they have more "pulling power." Advertisements appearing recently in the *Saturday Evening Post* from the John Hancock Mutual Life Insurance Company, The Prudential Insurance Company, and the Metropolitan Life Insurance Company, all stress that insurance provides health, education, independence, and happiness. The Northwestern Mutual Life Insurance Company offers something concrete and much in people's minds today, home ownership. The copy reads:

#### THE HOUSE THAT ONLY YOU CAN SEE

Next to each other, probably the thing you want most of all is a home of your own . . .

Perhaps it's the dream you've kept in a trunk all these years—the old Clayton place that needs so much done to it, but—

Or maybe it's that Victorian mansion on Elm Street, where you once tossed newspapers in the pearl-gray of morning—

Or perhaps it's a blueprint—of a cottage, say, snuggled down into a hill. A Cape Cod house, neat and white. A modern flat-top, on a scallop of ocean. A friendly-faced Colonial.

Blueprint or empty lot, it's the house that only you can see—it's *home*—to own, and to *hold*, for as long as you live. If you want to make sure of it, its warmth and security and shelter, then life insurance must be as much a part of your plans as the blueprints you give to the builder.

<sup>18</sup> "Smile a While," *D.M.A.A. Bulletin*, XXVI (July, 1940), 15.

Because life insurance is one of the strongest home-holding forces in America today, the policy that cancels out the mortgage if you should die is only part of the picture. A well-planned life insurance program means a continuing income for your wife and family—an income that keeps a home, a *home* . . . and not a memory.

Through its new *Planned Incomes* service Northwestern Mutual agents protect home-owners by removing the threat of insecurity, making sure mortgages are paid, that incomes continue, that family plans go on whether days are fair or stormy.

#### The Difference—

There's a significant difference between life insurance companies. Ask a Northwestern Mutual agent what that difference can mean to you. Ask a policy-owner why no other company excels Northwestern Mutual in that happiest of all business relationships—old customers coming back for more.<sup>19</sup>

More and more firms realize that it's unwise to associate either product or service with the unpleasant.

#### NEED FOR POSITIVE ASPECT

Business-writers can improve the effectiveness of their letters by taking a leaf from the experience of advertising copy writers, who emphasize the pleasant side. That writers of sales letters need to do so, you yourself can attest. Many acknowledgments of orders, answers to inquiries, credit letters, collection letters, claims, and adjustments emphasize the black side. Shortages of many things—paper, steel, tractors, cars, electric refrigerators, and washing machines—have made it easy for merchants to fall into the habit of apologizing for what they cannot do and of explaining why they cannot do it. Their letters are so full of dark words—"sorry," "unfortunately," "disappointed," "failed," "impossible," "afraid," "difficulty," "inconvenience"—that their letters have negative aspects. The two following letters from the same firm show the difference in effect of a letter that stresses the positive and one that stresses the negative:

<sup>19</sup> Written by Julian L. Watkins of the H. B. Humphrey Company of Boston and reprinted by permission of The Northwestern Mutual Life Insurance Company.

**Letter with Positive Appeal:**

Dear Mr. Doe:

Thank you for your recent order for basketball shirts. We wish that it were possible for us to come right back and tell you that we could make delivery to you on a certain date. However, this is impossible under present conditions.

At the present time we have allocated all of our materials to orders already on file, and while we could go ahead and enter your order from materials which we have on order with our manufacturers, we do not believe it would be fair to you since we could not guarantee any definite delivery.

With this information in mind, we are going to file your order for delivery when materials are available. We feel that by December 15 we should have more definite information on this subject, and if we do we will write you about what can be done on your order.

**Letter with Negative Appeal:**

Dear Mr. Doe:

I regret to advise you that we are not currently in a position to quote either price or delivery on cotton T-shirts.

The acute shortage of the fine combed cotton yarn necessary for their manufacture has made very little production possible. Owing to the heavy backlog of orders that we are now holding, we are unable to make commitments as to delivery.

Your name has been entered in my file; and as soon as these shirts are again available, I shall be more than pleased to give you latest prices and information.

The good impression left by the first letter results from:

1. The "thank you" in the first sentence.
2. The spirit of helpfulness in the second sentence.
3. Refusal on grounds of fairness to customer.
4. Emphasis on what is being done to fill the request and when it may be possible to fill it.

The negative impression of the second results from:

1. An apologetic beginning.
2. Repetition of the unpleasant fact: "We are unable to make delivery."
3. Placing what can be done after the unpleasant news.

Adjustment letters occasionally play up too strongly the delays, disappointments, and inconveniences of customers with the result that they aggravate rather than mitigate unpleasantness. The writer repeats the details of the claim in the letter or apologizes for a difficulty both at the beginning and at the end of the letter. A good adjustment letter leads the mind of the reader towards what he or she is to receive and away from the real or fancied inconvenience. The "we-cannot-understand-why" explanation of a delay in filling an order is not so welcome to the customer as: "You can depend upon us to do all in our power to hasten delivery of the refrigerator, radio," or whatever it may be.

Public relations officers and executives who understand human nature often can avoid creating ill will by analyzing the aspects of a situation or of a change likely to cause customer complaints, and prevent them by explaining why things have to be as they are for the present and what is being done to make conditions or service better. For example, the Bell Telephone System; public service companies furnishing electricity, gas, and water; and some of the railroads have done much to create positive goodwill by letters and folders to consumers during the reconversion period. They impress customers with the company's desire to give good service and explain the rise in rates.

#### MEANS OF ATTAINING POSITIVE ASPECT

*Positive Suggestion* Sentences, phrases, and diction, through the power of favorable suggestion, can present the positive aspect of facts, situations, or conditions, or they can minimize the negative aspects of them:

1. *Negative:* Unfortunately, we cannot fill your order.  
*Positive:* We should like very much to fill your order.
2. *Negative:* To avoid further delay for you, we are substituting the X brand of canned peaches.  
*Positive:* To expedite the filling of your order, we are substituting the X brand of canned peaches.
3. *Negative:* We are disappointed not to receive your check.  
*Positive:* If we knew the circumstances, we should understand why you do not send your check.
4. *Negative:* We hope this delay has not inconvenienced you.  
*Positive:* We are glad that we could send you merchandise today.



5. *Negative:* Unfortunately, we cannot make the adjustment.  
*Positive:* In view of these facts, you will not wish us to make the adjustment.
6. *Negative:* We failed to receive payment for goods charged on January 12.  
*Positive:* Every day we have expected payment on the goods charged on January 12.
7. *Negative:* We have only one copy, but will mail it to you.  
*Positive:* Happily we still have one copy which we are glad to send to you.
8. *Negative:* We shall do all we can to help.  
*Positive:* You can count on us to boost the thing along.
9. *Negative:* Do not hesitate to write us if we have not answered all your questions.  
*Positive:* Is there any more information you wish?
10. *Negative:* If information is good, we shall give you credit.  
*Positive:* On the basis of facts, we shall decide which type of buying is best for you and for us.

To give a letter a positive and optimistic tone we must present pleasing ideas and at the same time withhold all contrary and opposing suggestions. For illustration, let us compare these sentences:

1. The extra money spent for Sunfast Shades is not wasted, for their life is not so short as that of other shades.
2. Money spent for Sunfast Shades is well spent, for their life is much longer than that of other shades.

The first sentence is negative; it has unpleasant suggestions because of the denial of certain things. The second sentence is positive; it introduces no disagreeable suggestions.

*Success Consciousness* Success consciousness is another factor in the formula for sales success. It is an attitude of expectancy. As W. L. Barnhart explains it:

This [attitude] goes a step beyond confidence, and it doesn't go quite so far as cocksureness. It is rather that visualization of success so strong and so vital that the salesman *would be willing to bet upon it*. . . .

A master salesman succeeds because of this very attitude of expectancy. He sees himself making the sale in advance of the sale. He imagines every step and every detail. His mental attitude of confidence helps him to make the sale because it shows in his bearing and in every word he utters.

The world usually gives folks about what they expect, if they go after it intelligently.<sup>20</sup>

Success consciousness is an all-important quality of a successful letter. It results from the correspondent's confident attitude of mind; it is caused by a character and personality that sees the constructive side. It expresses itself in persuasive diction. It is a belief in one's ability. It causes one to attack a problem squarely and to write with such frankness and assurance that the reader will react as one expects. A correspondent is likely to be successful just in so far as he thinks he will be successful.

Success consciousness is most easily effected in the sales letter, an example of which follows, but it is also valuable in the particularly difficult adjustment letter or collection letter, where a reader is quick to detect weakness in the writer's attitude. It causes the writer to attack sales resistance boldly and to persist. It causes him to drive forcefully to a single conclusion. It asks a customer in a positive and in an expectant manner to do one particular thing.

The following paragraph from a highly effective collection letter illustrates success consciousness:

We know that you value your credit standing. You recognize it as a priceless asset and want to keep it unmarred. So we feel certain--now that this obligation has once more been brought to your attention--that you will take care of it immediately.

## Vividness

Vividness is a way of expressing an idea that makes it take hold of a reader's mind. It is a certain neatness of expression—a force that gives satisfaction to the reader. If we try to analyze the factors that effect vividness, we find that it depends upon connotation of words, a suggestion which stimulates the reader's mind so that he seems to originate ideas that are conveyed directly or indirectly by the writer. In explaining vividness, Arlo Bates says: "Ten words engendered in a man's mind are better than one thousand words that merely catch the eye and go the way of all printed matter."

<sup>20</sup> Reprinted from "The Magic Formula of Sales Success," *Printers' Ink*, May 19, 1944, p. 81, by W. L. Barnhart by permission of Printers' Ink Publishing Company. Copyright 1944 by Printers' Ink Publishing Company.

## TECHNIQUES OF VIVIDNESS

*Figures of Speech* One important device to give vividness of expression to an idea is the figure of speech, particularly the simile and the metaphor. Figures of speech have the power to make an abstract statement meaningful. To repeat what was said of them in Chapter IV: Wherever writings have been popular, they have been characterized by figures; *e.g.*, the Bible, the writings of Lincoln, and the plays of Shakespeare.

The success of many a pulling sales idea depends upon the vividness resulting from a good figure of speech. An examination of a few letters yields such illustrations as:

1. Opening mail bags in the Reference Room Department of our New York office any morning is like opening the window and looking across the horizon of American business into 42,000 business communications.
2. The future is a mirror of the past at times magnified, or slightly distorted.
3. The piecing of all these thoughts together over a period of years has been like putting a jigsaw puzzle together with several of your good friends.
4. We know that we cannot do the day's job with yesterday's methods and be in business tomorrow. So hats off to the past and coats off for the future.

*Concrete Nouns* Another way of engendering ideas in a reader's mind is to make what is written concrete through the use of the concrete noun. The specific term is more meaningful than the general from the fact that it presents to the mind an idea which can be readily grasped. The power of the specific expression may be easily illustrated by comparing it to the general presentation of an idea:

*General:* Are your truck scales accurate?

*Specific:* Do you give away 53 pounds of your product with every order for 10,000 pounds?

Or compare a sales appeal of a general nature with one of a specific nature:

*General:* As a matter of fact these homes can best be described by asking you to visualize everything you had ever thought you would like to have in the ideal home; and it is certain that you will

find it incorporated in the plan complete even to the special vault with its combination lock.

**Specific:** Of course, you will expect to find such things as wood-burning fireplaces.

There are two electric refrigerators, radio outlet in the living rooms, glass-door compartments, closets cedar-lined, an electric bell system from all master rooms, and bathrooms connected with servants' quarters.

**Specific Verbs** Specific verbs, in that they name action, are likewise more vivid than general verbs. For example, any one of the following verbs—"tossed," "lifted," "pitched," "threw"—creates a clearer image than "He *put* the parcel on the truck."

Verbs that carry in themselves the descriptive power of a modifying adverb create vividness. For example, "He *walked slowly* down the street" might be: "He *sauntered, meandered, loitered, trudged, strolled, ambled, idled* down the street."

**Vital Adjectives** Adjectives that are vital and alive make writing vivid as shown in this sales copy for Goodyear tires:

## STOPPING THE WORLD'S BIGGEST BOMBER

### Another Reason for Goodyear Leadership

It carries 36 tons of bombs. Fourteen automobiles could stand bumper-to-bumper on its wing. Its rudder is as high as a five story building. It's the Army Air Forces' new XB-36-mightiest of all bombers!

When this 278,000 pound *heavyweight* champ comes roaring to earth, it puts the tires, tubes, wheels and brakes to a *terrific* test. That's why with this new bomber king—as with so many airplanes of all types (military, commercial, private)—tires, tubes, wheels and brakes are designed and manufactured by Goodyear.

The XB-36 landing-wheel tires, biggest ever built, stand 9 feet, 2 inches high, weigh 1500 pounds each, contain the new *wonder* fabric—Nylon. These *epochal* Goodyear giants present dramatic contrast to the first *practical* plane tires, pioneered by Goodyear back in 1909.

On your automobiles, as on a super-bomber, Goodyear Tires mean greater safety, longer wear. This is another

reason why it's true today—as it has been for 32 straight years—“More people ride on Goodyear Tires than on any other kinds.”

The world's No. 1 tire builder, Goodyear, also works with metals, fabrics, chemicals, and other materials . . . making sure that all Goodyear products are better today than they were yesterday, better tomorrow than they are today.<sup>21</sup>

*Word Emphasis* One idea expressed vividly can do the work of ten expressed in vague, woolly, abstract statements or in generalizations. Only vivid writing will gain action, the objective of most business letters. To write vividly one must use sentence elements forehandedly to give each word or phrase its best chance. In every sentence there are two stress points, the beginning and the ending positions; and of the two the end position, mainly because it lingers in our memory, is more important. For the end position in every sentence we hold in reserve that word or that phrase that we aim to drive home.

How do we attain vividness?

We attain it by choosing words that live and breathe and feel. We use figures of speech, concrete nouns, specific verbs, and vital adjectives. And we pay attention to word emphasis in sentences. The sales letter (page 204) for the TelAutograph firm puts these principles into practice.<sup>22</sup>

## Class Projects

1. Since the “you” attitude is achieved by appealing to one of the reader's self-interests, think of one of these interests which could be used in each of the following letters:
  - a. Letter from direct-mail seller of men's clothing attempting to sell white broadcloth shirts to doctors.
  - b. Letter to insurance policyholder (male) who has just been married. The purpose of the letter is to get the newly married man to increase his life insurance protection.

<sup>21</sup> The italics are the authors. Reprinted by permission of Goodyear Tire and Rubber Company, Inc.

<sup>22</sup> Reprinted by permission of TelAutograph Corporation, New York, New York.

Sixteen West Sixtyfirst Street  
New York 23, New York

Tuesday-

Dear Mr. Olsen -

Say goodbye to a good part of your man power shortages - that big minus quantity we all face these days.

Let the pen with legs step in and fill many an expediter's shoes for you - to say nothing of saving time for your employees right down the line.

The accurate TelAutograph pen instantly delivers instructions to one or many points. There's no tying up two key men on the phone, no switchboard delays, no waiting for messengers. And the person at the other end need not drop what he is doing - TelAutograph waits until he is ready to read.

You can hire the speedy services of the TelAutograph pen for a modest fee. It's our staff's responsibility to keep him on your job - speeding and controlling procedures - saving time and personnel.

You'll want to know how TelAutograph can relieve your problems. Let me mail you details. Just check and return the attached card. Many thanks.

Yours very truly,  
One Thomas Frew -

Fig. 10. Sales Letter with Vivid Words.

- c. Letter from credit manager of a small department store inviting newcomers to a college faculty to open a charge account.
  - d. Letter inviting "teen-age" girls to a fashion show and "coke" party in the Younger Set Shop of a large city department store.
  - e. Letter persuading subscribers to a popular illustrated weekly magazine to renew a subscription which expires with two more issues.
  - f. Letter from city recreation commission seeking orders from families for season tickets for the municipal swimming pool.
  - g. Letter to alumni of a college asking for gifts to the Memorial Stadium Building Fund.
  - h. Letter announcing August fur and coat sales to women.
  - i. Application for summer employment.
  - j. Letter to farm residents in area of proposed rural electrification project asking them to become subscribers to electric power.
2. Using the letters in Project 1 which your instructor indicates, tell how you would adapt each of these letters in layout, message, language, tone, and style. Before you record this information draw up a brief description of the mailing group who will receive this letter. Thus you will be better able to visualize your reader.
  3.
    - a. Secure six to twelve letters received by you or your friends from business firms and analyze them for the "you" attitude, adaptation, and personalization. Be specific about the way each of these qualities is achieved. Bring your comments to class to be read along with your letters.
    - b. Examine the same letters for courtesy and character.
    - c. Analyze these letters for the presence or lack of positive aspect and vividness. Tell by what means the latter quality is achieved—that is, through figures of speech, concrete nouns, specific verbs, vital adjectives, or word emphasis.

## Letter Problems

1. A leading airline, which we shall call "Universal," ever on the alert for new business, sent out the following advertising letter to a mailing list of executives over the signature of the president. The letters were individually typed with personalized inside addresses and salutations—all in all, an expensive mailing—but the message lacks persuasion because the "you" attitude is buried. Rewrite the letter to achieve a more vital opening (note the grammatical error in the first sentence), but also improve and rearrange any other parts which are weak.

Mr. W. P. Baden  
481 S. Dearborn St.  
Chicago, Illinois

Dear Mr. Baden:

As one who has occasion to travel by air, I thought you might be interested in seeing the new Universal Air Lines Operation Manual.

I believe you will appreciate the air travel information compressed into this booklet. It gives you the facts on such developments in aviation as these:

Universal's "Rule of Three" . . . Rules for minimum flight altitude . . .  
how Universal's flight officers and dispatchers plan flights ahead . . .  
Universal's policy in canceling flights when weather is debatable . . .  
cruising ranges . . . reserve power of all planes . . . airway facilities  
. . . guaranteed salary to pilots . . . and others.

Moreover, in this manual you will discover specific answers to the query: "What is being done by Universal to bring still greater safety to air travel?"

Should any question in your mind remain unanswered by this manual, may I invite you to write direct to me? Or perhaps you may prefer to communicate with your local Universal Air Lines Office. If so, a company representative will be glad to call on you to discuss these features offered by Universal, and to furnish you with any further information you may desire.

Very sincerely yours,

W. A. Hilton  
President

2. You are in charge of the travel bureau of the Gasco Oil Company that owns gasoline service stations in many parts of the country. Your department answers tourists' requests for information about routes, historic places to visit, and all the other things tourists want and need to know. On maps supplied by the oil company, you mark routes for those who request advice concerning the best way to reach their destination. Attendants who operate your service stations consider the safety and comfort of tourists a part of their business and always stand ready with information about local roads, eating places, and entertainment.

With the maps and descriptive folders that you have prepared to answer inquiries, you send a letter to every inquirer. Write the answer you would send to Mrs. Roy S. Roget, who plans to travel from Chicago to New Orleans during the Christmas (or Easter) holidays.



This is an excellent opportunity to employ vividness. Be sure to enumerate the pieces you are sending.

3. Rewrite the following letter from the home office of a large industrial concern. The writer was probably unaware of the discourteous tone he put into the letter.

Dear Sir:

We should like to call your attention to the fact that it usually does not pay to take matters up direct with our Harrisburg Works since, with simply your order number, they are unable to locate the shipment in question. If you had sent that letter to us on September 12, we should have contacted the factory by teletype and should have undoubtedly located the shipment some time ago. At present your letter is probably passing around the factory to various departments trying to find someone who can identify the order. We will try to locate this shipment for you at the earliest possible moment. We are sorry so much time has been lost.

If you find the shipment has already been received, please drop us a card so that we may stop hunting further.

Yours truly,

Let's look at some of the weaknesses of the letter. It blames the customer for not having handled the situation in accordance with company routine practice and implies that it is the customer's own fault that the shipment was not received long ago. It is better psychology to accept the blame or to handle the situation neutrally merely by clear explanation. The letter insinuates that the Harrisburg Works is so disorganized that a letter sent there is practically lost.

4. In the will of Jacob Kerklots a plot of ground was deeded three years ago to your city for a playground in a slum district. Lack of money has kept city officials from equipping the playground. Children who play on the lot do so without supervision. As the secretary of the local Child Welfare Association, you have been instructed to write to one hundred wealthy citizens of the city for the purpose of soliciting funds to furnish the necessary equipment. The Child Welfare Association will pay the salaries of the two experienced playground directors if money for the equipment is donated by citizens.
5. When a man is asked to travel a considerable distance to make a speech, and he is paid only expenses or perhaps a nominal fee, the request must be tactfully handled to encourage acceptance. Otherwise it is too easy for him to decline with thanks and remain in the comfort of his home. Then, too, there are certain facts that the speaker needs in order to plan both his trip and his speech. For instance, what is the occasion of, or need of, this talk? Is the talk

one in a coördinated series? Who is the audience? How many may attend? When and where is the speech to be given? What about payment? How is his experience adapted to this occasion?

Then there is the subtle persuasion needed to encourage the speaker to want to come to your town and talk to your audience. This requires tactful handling to keep it out of the classification of obvious flattery. Being specific in reference to the qualifications and experience of the speaker and in applying them to the need and quality of the audience is always more convincing than generalities.

Select some organization with which you are familiar, and invite a speaker for some occasion. You can pay expenses and, if necessary, perhaps as much as \$15 in addition.

## *Chapter VII    Everyday Letters: Inquiries and Replies*

Inquiries With Sales Possibilities	Information and Explanation
Elements	Endings
Qualities	Qualities
Importance	Tone
Inquiries Without Sales Possibilities	Replies to Inquiries Without Sales Possibilities
Definition	Favorable Replies
Inquirer's Catechism	Beginnings
Content and Style	Extra Service Element
Qualities	Endings
The Courtesy of the Stamped Envelope	Goodwill-Building Refusals
Replies to Inquiries With Sales Possibilities	Principles
Form Replies	Elements
Special Replies	Goodwill-Killing Refusals
Formula for Special Replies	Stereotyped Letter
Beginnings	Seemingly Insincere Letter
	Curt Letter

Daily business letters make up the vast number of letters by which buying and selling of food, shelter, clothing, and transportation are accomplished. They include inquiries, requests, orders, follow-up on orders, returns, remittances, replies, and acknowledgments. Of their importance, the progressive business house is well aware; and houses fit enough to stay in business are day by day becoming more interested in making them business builders. The author bases this statement on the number of articles on these letters in the magazines, and the number of bulletins about them for the correspondents of various firms.

The reason for the importance of everyday letters is that by their effectiveness and goodwill-building qualities, or by their ineffectiveness and business-killing qualities, they make or break a business. To the firm, the customer's letter is the customer; to the customer, the firm's letter is the firm. If an inquiry, request, or order is complete, clear, concise, correct, courteous, and inviting in appearance, it accomplishes its purpose and builds goodwill. If a reply to a

request or an inquiry, or an acknowledgment of an order, has these same qualities, it also accomplishes its purpose and it builds goodwill.

Customers register their approval or disapproval of a firm by the volume of their orders and remittances. This volume tells the firm how well it is pleasing customers and reminds the firm that its customers are its "boss." The treatment unconsciously accorded a customer on the part of the firm's correspondent is conditioned to a large extent by the impression which the inquiry or request makes upon that correspondent; hence, the everyday letter of the customer should be written with care.

Inquiries sent to business men are of two general classes: (1) Those with apparent sales possibilities, (2) those without apparent sales possibilities.

### **Inquiries With Sales Possibilities**

Inquiries with sales possibilities are those which request catalogs, descriptive folders, pamphlets, samples, prices, and terms of payment. They request information concerning services. They seek information on travel, reservations on trains, on airplanes, and in hotels. Inquiries are initiated by advertising and sales promotion. It is obvious that these inquiries give promise of a sale and are to be answered according to the principle of writing effective sales letters. The following is an inquiry with sales possibilities:

Several weeks ago, we received from Pontiao one of your folders advertising your departmental signs.

We are vitally interested in about eight of your regular signs and in addition two or three special panels.

We have never seen your signs. We do not feel that we want to buy eight or ten of these sight unseen.

Therefore, if you care to send us one sign on open account with the privilege of returning it if we do not like it, we shall be glad to receive it and give consideration to sending you a complete order for signs.

The sample sign could be any of the following: steering, lubrication, electrical, brakes, motor tune-up, washing, carburetor, parts department, or service manager.

**ELEMENTS**

Good inquiries are built upon the following plan:

1. Make clear the purpose of the inquiry.
2. Ask questions clearly and number them.
3. Add explanation helpful to persons answering the inquiry.
4. End with the usual courtesies.

Thanking a person in advance, especially when one asks a favor, is discourteous, since it does not accord the recipient of the letter the right to refuse.

Requests for catalogs, booklets, pamphlets, price lists are often made by filling in blank spaces of coupons, which are clipped from magazine advertisements, or by prepaid return post cards, which are furnished by the seller. The inquirer needs only to sign his name and mail the coupon or card.

If a person makes an inquiry by letter, asks a question, or seeks information on more than one subject, he should paragraph and number each question or subject, as in the following example:

Recently I saw your advertisement of a new model Northern Phonograph-Radio. The advertisement says that the radio has broadcast band reception, short-wave police reception, and that it is wired for FM and television. Since I am uncertain about buying a new radio now or waiting until the new combination FM and television sets are available, I need specific information on the following points:

1. Does short-wave reception mean that one can get only police stations or will one also be able to pick up foreign short-wave broadcasts?
2. Just what does the advertisement mean by "wired for FM and television"?
3. What kind of record-playing mechanism does the radio have?
4. How many records will it play without changing?
5. Will you make, free of charge, the adjustments necessary before the record-player operates satisfactorily?
6. Will costly adjustments have to be made in order to equip the radio for FM and television reception?
7. Can I make payments in installments over a 12-month period?

I shall appreciate your help in deciding these questions.

**QUALITIES**

The qualities which enable an inquiry or request to bring desired results are clearness, conciseness, completeness, readability, definiteness, and courtesy. Of these, clearness is all-important. One should not need to stress this point were it not that people in general treat an inquiry quite casually. They know it is to the self-interest of the recipient to understand what they want, and hence they write inquiries which are not clear or complete. They ask questions which are too general, or they do not supply the information needed in order to permit a satisfactory answer. Only an imaginative and experienced correspondent, or a mind reader, could give them the specific information which they really want but which they fail to request.

Many an inquiry is as vague as the following:

Gentlemen:

School has begun, and we have forty more pupils than we have room for. How soon can you supply us with a prefabricated school house and what does it cost?

Yours truly,

A vast number of inquiries, because they originate in the home instead of in the office, are scribbled in longhand on stationery of every size, color, and style. Addresses and names are frequently illegible.

**IMPORTANCE**

Some variation in the degree of attention given to different types of letters is justifiable on the basis of their relative importance. Inquiries are of sufficient importance to the inquirer, however, to cause him to bring their quality more in line with other kinds of letters if they are to get the results desired, and if they are to keep on the safe side of the wastebasket.

**Inquiries Without Sales Possibilities****DEFINITION**

Inquiries without sales possibilities may be about goods or services, but they more often concern policies, methods, and practices of a particular line of business. They are sent by people who wish, for

educational or business reasons, to benefit by the knowledge and experience of the company, the department, or the individual addressed. Such inquiries may be sent by a department head of a government, an educator, or any other individual. In any case, the person answering the inquiry thinks of his answer, not as a means of making a sale in the near future, but as a means of creating goodwill for his organization, or as an ordinary civility expected of people holding positions of responsibility.

The following letter sent to a business firm is representative of inquiries which have no sales possibilities. Such letters are often spoken of as "special" inquiries.

Authors are beggars of a sort, especially if they are writing business books. They must go to the outstanding people in the field of which they are writing, and ask for practical slants. Otherwise their books will sound as though they were written in an ivory tower.

I am working on a book that I would like to make as practical as possible, and I would very much appreciate your help.

It is a text on letters for the real estate man.

This book is to contain many examples of letters written by successful real estate firms; letters that "worked." It is in this connection that I am asking for your cooperation.

Will you be good enough to send me any letters that you have used in any phase of your work, that you consider worth including in this book? They may be form letters that you have used in getting listings, in selling, leasing, collecting rents, managing properties, or creating good tenant relationships. Or they may be letters that you wrote in connection with particular deals.

If you stop to think of some transaction that you completed, you will undoubtedly recall having dictated a letter while the deal was pending that really helped you close the sale. That is the type of letter that I am especially eager to get. Would you take the trouble to dig any such letters out of your file and send them to me?

When the book is published, it will contain a list of the firms and individuals whose letters are reproduced. An acknowledgment to you in the book will add to your prestige. The book itself will lend dignity to the great real estate profession.

I shall be deeply indebted to you for your coöperation. Since the text is already in preparation, an early reply will be helpful.

Likewise, business men send to professional people and customers many requests for information in which they have a vital interest, but in which the recipients are interested only indirectly. *The Farm Journal* wants to know if those who advertised in it found it a profitable investment; the Engineering Utilities Institute wishes to find out who want to train as salesmen for installation and service experts in the refrigeration and air-conditioning industries; and the Chicago Motor Club would like to know how it can give its members more for their money. The following inquiry from a manufacturer of folding machines is typical:

The fellow who "hit the jackpot" didn't have much on me after I counted the replies to my letter of September 24...so generous was the response.

And isn't that reason enough for believing that a reply from you suffered "sudden death" because at the moment a more urgent call was made on your time? I think so, for I long since found that most people are glad to lend a helping hand when a reasonable request is made.

Here, therefore, is a reprint of the card I mailed to you on September 24. You can assist me, more than I can say, merely by checking the proper square, adding your name and address, and placing the card with the outgoing mail.

You'll see why doing so applies to every printer...why it fits your business.

FIRST SQUARE: If you expect ever to invest in a folder, check here. Competition is tireless, speeding up, crowding everywhere. Now, if ever, is the time to make VALUE COMPARISONS...and that means that you'll consider a CLEVELAND before you buy any folder.

SECOND SQUARE: Should you need a folder soon, say within a year or so, check here, for in that case, what has been said above goes double.

THIRD SQUARE: If your name definitely does not belong to our folding machine list, why not tell us? We'll appreciate that, too.

When you fill in and return the card, we'll have your word - not somebody's guess - as to how your name should be listed,



if at all. Then, from time to time, we can send you up-to-date information about this world's fastest, most accurate, precision-built, money-making CLEVELAND folder.

Which one is it, gentlemen - the first or second or third square on the card? Whichever one you check, you will of course be under no obligation. A better understanding of each other's needs is our mutual aim. And that, it seems to me, is both a fair and reasonable suggestion.

### INQUIRER'S CATECHISM

Business men and professional people will readily coöperate by supplying the desired information if they are interested in the subject, if they approve of the use which will be made of the information, if they can give it with little time and effort, and if they have been approached in a courteous manner.

Their willingness to give information under these conditions raises the question, When has a firm or person the right to ask for such information? Undoubtedly, a person desiring information should, before requesting it of someone else, put to himself these questions:

1. Is the information essential?
2. Can it be secured without bothering another?
3. Will the informant have any self-interest in replying?

If the inquirer can answer his self-imposed catechism satisfactorily, then he need approach his reader without apology. The success of business firms, educational institutions, and philanthropic organizations depends upon a willing exchange of information.

### CONTENT AND STYLE

The content and style of inquiries without sales possibilities vary somewhat from usual inquiries that their recipients have beneficial interest in answering. The inquirer needs to pay particular attention to making the letter persuasive and making it easy for the recipient to reply. An analysis of many letters of this type makes clear that their standard elements are:

1. A statement of both the reason for the inquiry and the reason for addressing it to a particular person.
2. Explanation of use to be made of the information.
3. The persuasive element.
4. Courteous close.

An effective letter using these standard elements is the following written by one educator to another:

The winter issue theme of the National Business Education Quarterly is "Improvement of Instruction in English for Business Purposes." The general plan is indicated on the enclosed sheet, and a quotation from an article of yours in the February 1942 ABWA Bulletin prompts me to ask if you will write a brief article on "The Preparation of Teachers for College Business Communication Courses."

Miss Edith Hammond of Richmond Heights, Missouri, is preparing the one related to the training for secondary school teaching.

The report of Professor F. H. Sumrall and his committee in the March 1941 ABWA Bulletin contains excellent material on curriculum requirements that might be summarized, but I should like also to have the points included that were suggested in that quotation of yours from the Outlook, enclosed with this letter to save a bit of your time that I'm sure is precious these days.

I'm sure you have been giving thought to this problem and have many excellent ideas that would be helpful to those of us who have counseling as well as teaching responsibilities. The article should contain approximately 1,275 words. If you are willing to write it, will you send me your materials with a "Vita" of between 100 and 150 words by October 20?

Dr. Vernal H. Carmichael of the Ball State Teachers College, the editor, and I shall be very grateful if you will make this contribution.<sup>1</sup>

The writing elements 1, 2, and 4 are simple matters, but the writing of number 3, the persuasive element, is not simple because it must take into account the human factor in the situation, and influencing human nature is never simple. The persuasive element may be (1) evidence that the trouble of answering the letter is justified; (2) explanation of why the person addressed is the best source of information; (3) the compliment of asking someone to do a favor; (4) the promise of returning a favor or to supply a digest of information; (5) the promise that the information or its source or both will be kept confidential.

<sup>1</sup> Reprinted by permission of Professor Lyda McHenry, Wayne University, Detroit, Michigan.

Examples of persuasive elements are:

1. From a letter of *The Farm Journal* to a hatchery:

If you were to sell some chicks and they turned out to be record egg-layers -- you'd want me to tell you about it, wouldn't you? Or, if they turned out to be just the opposite -- you'd expect me to complain.

We believe that by constantly studying and analyzing the experiences of our advertisers, we can help make The Farm Journal a better and more profitable medium for hatchery men.

2. From The Research Bureau, New York City, to a college senior:

Perhaps you are taking some business courses or for some reason or other would be interested in knowing the results of this survey. We shall be glad to send you a report of our findings if you will sign your name and address to the card. Otherwise, a signature is not necessary.

3. From the Chicago Motor Club to members:

As you know, your Motor Club has been active in every movement to make motoring safer and more enjoyable. The Club has been the spearhead of efforts to control the irresponsible driver, to prevent accidents, and to provide protection for our members if and when accidents occur.

You can help your club in this work.

All we ask are a few minutes of your time and some information for our files.

#### QUALITIES

Certain qualities should clearly characterize the inquiry lacking sales possibilities:

1. Few questions should be asked.
2. Questions should be clearly expressed.
3. They should be concise.
4. They should be given readability by their layout.

Illustrative of these qualities is the covering letter and questionnaire of the Research Committee of the Direct Mail Advertising Association, Inc.:

Dear Member:

Will you swap less than five minutes of your time once each month for advance reports of results from the D.M.A.A.'s new series of research studies?

These studies will provide important data on many of the direct advertising problems you must face daily. The relative effectiveness of various types of direct mail, types of offers, mailing frequencies, single-color versus multi-color pieces, elaborate mailings versus simple mailings, enclosure combinations, and many other similar subjects will be investigated.

We know you will want to participate; so please read the attached explanatory bulletin carefully.

Sincerely yours,

Questionnaire No. 1: *TYPE OF DIRECT MAIL ADVERTISING USED*

Check below the forms of direct mail advertising which you use regularly. (Please read the entire list before checking.)

- |   |  |
|---|--|
| A. <input type="checkbox"/> Catalogs                    | R. <input type="checkbox"/> Letter and House Organ                 |
| B. <input type="checkbox"/> House Organs                | S. <input type="checkbox"/> Letter, Circular & Return Post Card    |
| C. <input type="checkbox"/> Booklets                    | T. <input type="checkbox"/> Letter, Folder & Return Post Card      |
| D. <input type="checkbox"/> Folders                     | U. <input type="checkbox"/> Letter, Blotter & Return Post Card     |
| E. <input type="checkbox"/> Broad sides                 | V. <input type="checkbox"/> Letter, House Organ & Return Post Card |
| F. <input type="checkbox"/> Technical Booklets          | W. <input type="checkbox"/> Booklet and Blotter                    |
| G. <input type="checkbox"/> Blotters                    | OTHER  |
| H. <input type="checkbox"/> Circulars                   | X. <input type="checkbox"/>  |
| I. <input type="checkbox"/> Mailing Cards               | Y. <input type="checkbox"/>  |
| J. <input type="checkbox"/> Self-Mailers                | Z. <input type="checkbox"/>  |
| K. <input type="checkbox"/> Letters                     |  |
| L. <input type="checkbox"/> Illustrated Letters         |  |
| M. <input type="checkbox"/> Letter and Circular         |  |
| N. <input type="checkbox"/> Letter and Folder           |  |
| O. <input type="checkbox"/> Letter and Return Post Card |  |
| P. <input type="checkbox"/> Letter and Blotter          |  |
| Q. <input type="checkbox"/> Letter and Booklet          |  |

---

NOW? You have checked above the forms of direct mail which you regularly use. In the space below we want to find *YOUR OWN EXPERIENCE* with these forms of direct advertising. After each of the following questions enter in the box a single letter, indicating which of the above forms of direct advertising, checked by you, most nearly answers the questions asked. For example: 1. Which do you use most

frequently? (B) . . . This would indicate that you are currently using a house organ as your most frequent single form of direct advertising. Remember—we want your experience in your own business—not your opinion in general.

1. Which do you use most frequently? ☐
2. Which is best for creating goodwill and prestige? ☐
3. On which do you spend the most money? ☐
4. From which do you get the greatest returns numerically? ☐
5. From which do you get the quickest returns? ☐
6. Which, in your experience, produces most returns per dollar invested? ☐
7. Which could you get along without most readily? ☐
8. Which would you be least likely to give up? ☐
9. Which is best for a long-term pull? ☐

#### THE COURTESY OF THE STAMPED ENVELOPE

Requests for catalogs, booklets, pamphlets, folders, samples, and other inquiries which give promise to the recipient of making a sale do not enclose a stamped envelope.

Requests and inquiries not of a commercial nature enclose a stamped envelope except where inquiries are frequent and mutual. When one desires to pay postage, but fears that he will cause inconvenience to a firm by enclosing a stamped envelope, he can place a stamp in the fold of the letter.

#### Replies to Inquiries With Sales Possibilities

Customary courtesy in the conduct of business necessitates an answer to every inquiry. Some of these replies are motivated by a desire to make a sale and some by a desire to build goodwill only. No firm conscious of its social function of providing for society fails to reply completely, clearly, courteously, and promptly. As long as it is wise for a firm to spend money in advertising and in sales promotion to create demand for its products and services and to keep itself in the public's favor, it is wise for it to capitalize upon every opportunity that a customer, a prospect, or a friend gives it to bring to fruition money so spent.

Replies resulting from a firm's advertising or sales promotion correspond to step two in the sales process. The firm has procured favorable attention on the part of the inquirer, and now it must arouse interest. Since a full discussion of how this is accomplished

is given under the topic "Interest" in Chapter x, "Creating Effective Sales Messages," only one example of a reply is given here. The following is strong in creating interest both by means of the letter and by means of printed literature accompanying it:

The recent editorial comment in national publications brought many inquiries for information on the LOWELL Thoro-Spray electric paint sprayer. We are pleased that yours was among them.

Here is an appliance that does an old-fashioned job scientifically--and with electricity. There is a real place for the Thoro-Spray in every home, in business--most everywhere.

The Thoro-Spray does a better job -- faster.

Complete and detailed information is contained in the attached folder.

Immediate acceptance by distributors, retailers, and users is far outpacing the capacity of our plant to make deliveries. Then the steel, the coal, and the electrical strikes have surely been a great help???

Orders must necessarily, out of all fairness, be handled in the order of their receipt, as this outstanding new appliance becomes increasingly available from increased production schedules.

This procedure is certainly not of our preference, but because of the existing national situation is, we are sure you will agree, fair and equitable to all distributors.

Will you need additional information? If so, write us again. Tell us about your business, your market for the LOWELL Thoro-Spray paint sprayer.

We appreciate your interest; we will value your business and want to build with you for increased sales and substantial profits.<sup>a</sup>

#### FORM REPLIES

Firms use forms in answering routine queries in the interest of efficiency and economy. Where inquiries run into thousands, and tens and hundreds of thousands, a form permits prompt answers and more satisfactory handling of the routine inquiries. The answers are as short as clearness and courtesy permit.

<sup>a</sup> Reprinted by permission of Lowell Manufacturing Company, Chicago, Ill.

Form replies to inquiries are handled by form letters, form post cards, or printed slips. In some cases, a folder is used, with the general reply filling one page of the folder and a specific reply filling another page. The appropriate specific reply is indicated by a check mark. Following are three examples of form replies:

Form Postal Card of The Macmillan Company<sup>3</sup>

THE MACMILLAN COMPANY • 60 FIFTH AVENUE • NEW YORK 11, N. Y.
Dear
<i>We have your request for a complimentary copy of</i>
<i>. We regret to say that this book is</i>
<i>temporarily out of stock. A copy will, however, go forward to</i>
<i>you promptly, when our new supply is available. This should be</i>
<i>approximately</i>
<i>Very truly yours,</i>
THE MACMILLAN COMPANY
College Department
FORM 378LC IM 8-48
<i>This post card is used instead of a letter in order to save paper.</i>

Form letter of the Esmond Mills<sup>4</sup>

We are so glad that you enjoyed our program  
"Lullaby Time."

Enclosed is your copy of "The Story of Bunny Esmond." Boys and girls all over the world have read and enjoyed Bunny's adventures -- how the wicked fox snipped off his fur, and how an Esmond Blanket saved his life.

Inside your Bunny book you will find a small sample of the Esmond "Silver Fox" Blanket. It is an all-wool blanket of rich texture and deep nap, 72" x 90", edged with wide binding to match the blanket colors -- blue, green, rose, and cedar.

All Esmond Blankets, large and small, all-wool, part wool, and cotton, are well known for their fine quality and for the long service they give. We also distribute the famous Hudson's Bay "Point" Blankets.

Leading stores, almost everywhere, stock Esmond Blankets.

<sup>3</sup> Reproduced by permission of The Macmillan Company, New York, New York.

<sup>4</sup> Reprinted by permission of The Esmond Mills, Inc., Esmond, Rhode Island.

Your request for sample was not filled completely for the reason indicated below:

.....Your sample cannot be matched in our stocks.

The samples enclosed are the nearest we have in  
.....match the one you submitted.

No materials are available now that meet with the  
.....description you sent.

The.....  
.....is no longer available.

✓ Our selection is not complete but the fullest we have  
.....to offer.

Although we could not comply with your wishes exactly, we have selected other fabrics and colors which  
.....are similar or which will offer a pleasing combination.

Miscellaneous information.....

.....  
.....  
.....  
.....  
.....  
.....  
.....

Fig. 11. Form Reply Used by Marshall Field and Company, Chicago, Illinois  
(Reproduced by permission.)



Since you have enjoyed hearing "Lullaby Time," perhaps you will tell your friends about the Program. They, too, might like copies of "The Story of Bunny Esmond." Just tell them to send a postal card to Bunny Esmond, Esmond, R.I., or address it directly to the station broadcasting the Program.

### SPECIAL REPLIES

Inquiries of a special nature pose many difficult problems in any business. As the correspondence supervisor for Montgomery Ward says: "Always the correspondent is the kingpin in the handling of inquiries because he is the only one having direct contact with mail-order customers."

The success of his answer depends both upon his attitude of mind toward the inquiry and how well he is prepared to answer it before he begins to dictate. The following advice is given Montgomery Ward correspondents: <sup>5</sup>

#### **WHEN YOU WRITE A LETTER TO A WARD CUSTOMER REMEMBER YOU ARE TALKING TO YOUR BOSS**

Before you start to dictate ask yourself these questions:

What does the customer want to know?

Do I have all the necessary information?

Do I understand the case well enough to explain it?

Would my letter satisfy me if I were in my customer's place?

Unless you can answer "YES" to these questions, your letter should not be mailed.

**MONTGOMERY WARD**

#### **WARD-O-GRAMS**

*Eight points to remember in writing to Wards customers—*

Courtesy and helpfulness always pay big dividends.

Put yourself in your customer's place—get the customer's viewpoint.

Analyze the customer's letter.

Get the necessary information.

Organize the material.

Know your customer—take advantage of clues, such as:

- a) Where he lives.
- b) How he lives.
- c) Use he makes of the merchandise.
- d) His hobbies and interests.

Use television and write as you talk.

Be sure your finished letter closes the case and satisfies your customer.

<sup>5</sup> Reprinted by permission of Montgomery Ward and Company, Chicago, Illinois.

*Formula for Special Replies* The formula for the business-building reply is:

1. Tell the reader what he wants to know.
2. Make any necessary explanation or desirable comment.
3. Give extra service.
4. Close courteously.

The following letter follows this formula as the analysis indicates:

1. *Information which the reader wants to know* At such a great distance from your operations we find it difficult to make accurate recommendations on the exact size of tractor, plows, etc. that would best meet the requirements of your farm.
2. *Explanation and comment* Soil conditions, terrain, plow depths, and many other factors may influence decidedly the choice of both tractor and plows. Generally speaking, under average conditions, we have found that the D2 handles, quite successfully, a three-disc plow, enabling the tractor to be operated on the level without running a track in a furrow. Side draft is often the result of inaccurate setting of a plow; and we are sure that if the proper adjustments are made, any modern plow will operate very efficiently with the draw-bar swinging and with no difficulty from side draft.  
  
Though there is a shortage at the moment, strictly because of lack of component parts from our suppliers, we do generally have available generators and electric starters for the starting engine.
3. *Extra service* Further consultation with representatives of our distributor, \_\_\_\_\_, we are sure, will give you prices on the tractor, delivered exactly as it should be equipped. They are also the only source of accurate shipping information, as your delivery position would depend upon their backlog of orders and, in addition, upon the number of machines we

are able to allocate to them as a distributor.

4. *Courteous  
close*

As we stated at the outset, the particular conditions of your section of Maryland will govern, more than anything else, your choice of a machine. We suggest, then, that you discuss the entire proposition, once more, with our distributor's field representative, whom, we are sure, you will find thoroughly familiar with the production possibilities of any of our machines.

Many thanks for your letter and the opportunity it affords us to be of further service to you through our distributor.<sup>a</sup>

*Beginnings* The inquirer upon opening the reply to his letter likes to have the question uppermost in his mind answered cheerfully and at once; hence, he gives only divided attention and interest to anything else until this question is answered. For example:

1. A copy of the information booklet, "How to Select the Right Lamps for Your Home," is on its way to you.
2. We appreciate the compliment, Mrs. Smith, and we shall put in the mail this morning a copy of our booklet, "Sixty Years of Seed Experience."
3. You have honored us with your inquiry of January 12 for our opinion of Blank Training Program, and we are happy to tell you that it has increased production approximately 20 per cent.
4. We are very glad to send you, as requested, this list of oil burners that have been approved by Popular Science Institute.

*Information and Explanation* Off to a good start, the writer proceeds with explanation, comment, description, or whatever is indicated by the nature of the inquiry. The sales paragraphs are usually the second and third paragraphs, and extra-service elements are in the next-to-the-last paragraph. The following reply, written by Mr. Robert Blumenthal of the Norte Research Institute, is illustrative of these points:

<sup>a</sup> Reprinted by permission of the Caterpillar Tractor Company, Peoria, Illinois.

Many thanks for your interest in NORTE'S surveys of the Latin American market. I hope you will excuse my delay in fulfilling your request for information about millinery and exchange, but these data were not readily available.

*Answers to  
main  
question*

As you know, the Norte Research Institute has conducted a pilot operation in brand preference measurement for a number of products between June 1944 and August 1945 to determine the feasibility of obtaining such marketing information in Latin America.

*Explanation*

Since our initial successful operation, this organization has extended the scope of its studies, both as to sample and subject matter covered, to provide additional information in addition to ranking the products by brand preferences. For certain commodities, data on place of purchase, dominant characteristic which influenced consumer to buy, price ranges, etc. have now been included for specific clients.

*Extra  
service  
element*

A series of questions which would provide information tailored to your own needs could easily be inserted in the regular monthly magazine questionnaire at nominal cost. For example, questions dealing with color and style trends would provide extremely helpful responses for your guidance. In this connection, I am including herewith a "Statement of Policy" of the Norte Research Institute in the thought that you may be interested in such a cooperative marketing research plan.

*Ending*

Naturally, you will be quick to note the advantage of such a continuous service which will provide periodic "pulse readings" on the positions of your products among a representative group in Latin America with their unbiased opinions.

I shall look forward to hearing from you, and await the pleasure of counting you as a member of our group.<sup>7</sup>

<sup>7</sup> Reprinted by permission of Norte Revista Continental, New York, New York.

**Endings** Endings of replies to inquiries with sales possibilities follow the same formula as endings of standard sales letters. Writers seek action *now*, knowing well that similar requests for booklets, folders, and pamphlets probably went to their competitors. Endings vary with the purpose of the letter, as the following examples indicate:

1. To induce an inquirer to see the article in the store:

The nearest Artistic Lamp distributor is the Blank Department Store, Enid, Oklahoma.

Visit their show rooms and see these beautiful Artistic Lamps on display. After you have seen them, you will know why Artistic Lamps are universally acclaimed famous from coast to coast.

2. To get orders for a mail order house:

We suggest that you list a second choice when ordering -- there will be an even better chance of having your order filled then. If we cannot furnish your first selections, you may be sure that we will do our best to send your second choice.

3. To advise that a representative will call:

We have a representative in your vicinity who will be glad to call to answer all questions for you or give you any information you may need in getting started on your course. You will hear from him in a short time, and meanwhile we will prepare to begin your instruction at once and to give you every possible help in making your course successful.

If the inquiry concerns something that can be ordered by mail, the answer should enclose an order card or an order blank, either with a stamped envelope or with a business reply envelope, postage guaranteed. For the relative pulling power of each, please see Chapter II.

**Qualities** **PROMPTNESS** Someone has said: "Aside from the actual defects in letter construction, the tardy answer is the single greatest correspondence fault."

A recent study of how advertisers answer inquiries brought the following results: <sup>a</sup>

<sup>a</sup> *Keeping Tab on Direct Mail Customers*, Service Department, Reinhold-Gould, Inc., 535 Fifth Avenue, New York, New York.

- 7 answered within 2 weeks
- 6 answered within 3 weeks
- 2 answered within 4 weeks
- 7 did not answer.

The necessity of answering inquiries promptly cannot be given too much emphasis. The consensus of top executives in such firms as the H. J. Heinz Company, Josiah Wedgwood Sons, Alexander Smith Company, and others, is that it is not nearly so expensive to answer inquiries as it is not to answer them promptly. The reason is plain. Promptness is a kind of courtesy; it tells the reader that we consider him important. It is also evidence of good management. The price of not answering inquiries promptly is lost orders and the sacrifice of future sales. There is no way of estimating the immense sums lost from the killing of goodwill caused by lack of promptness in replying.

Promptness is never more necessary than in the case of a person who is interested enough to ask information. Even a dull correspondent should sniff a sale. The answer is most effective while the interest in an article is fresh and vivid. If the correspondent permits the interest to wane, he will have as great difficulty in reviving it as he would have rekindling a fire with coals burned out.

**CLEARNESS** The need for clearness in a reply to an inquiry is self-evident. If the inquirer does not understand what the reply means, he loses interest in the thing about which he inquired, or confidence in the firm. He inquires of another house or does nothing, or he writes back to the first house asking for a clearer explanation. This last course means doubling the cost of satisfying his wants in time, energy, and money.

If you are somewhat hazy on the subject of clearness, you will find it helpful to reread the paragraphs on clearness, Chapter v, pages 133-145. Some of the ways of attaining clearness in replies are listed here:

1. Have a definite purpose to accomplish in each letter.
2. Select each thing you say in the letter by whether or not it contributes to accomplishing your purpose.
3. Take up one thought in each paragraph and keep paragraphs in proper sequence.
4. Avoid long sentences with modifying clauses or phrases and parenthetical expressions,

5. Use simple words.
6. Use enough punctuation to make sentences clear, but break the sentences into shorter sentences when qualifying clauses or parenthetical expressions become necessary.
7. Write sentences requiring only the most frequently used marks of punctuation such as semicolons, commas, and question marks.
8. Make it unnecessary to study phrases and words.
9. Use Anglo-Saxon instead of Latin words.
10. Avoid trade terms and technical terms in writing to people in general.

The correspondent responsible for turning inquiries into orders will get much help by choosing as simple diction as is used in reporting the news in a good metropolitan daily. A clear reply is one that can be read without effort.

**COMPLETENESS** Completeness is second only to clearness in good replies. One complete answer to an inquiry will settle in a day what a number of incomplete and indefinite replies will be unable to settle in months. For example, what will be the reaction of the inquirer to the following reply:

In reply to your letter of January 5 the X Foundation Garments you ordered cannot be shipped to you because they are no longer in stock. We regret that we cannot fill your order.

Will not the inquirer wonder if the company has discontinued the X Foundation Garments? Are they temporarily out of stock? If the firm has discontinued these garments, can it offer something as good or better?

Here is another example of an incomplete reply. A customer writes concerning a gas range but wants "one having an oven thermometer." The correspondent in replying says little about the thermometer but much about the gas range and its guarantee. The reply mentions only that the Taylor thermometer is satisfactorily used in the oven. The customer really wants such questions as the following answered about the thermometer. What is a Taylor thermometer like? Where can she buy one? Does the firm sell it? Is it a special thermometer used in baking?

The incomplete reply emphasizing gas ranges but slighting the thermometer reads:

We are pleased to learn that you are contemplating placing an order for one of our gas ranges, but we are sorry to inform you that none of our gas ranges can be furnished with a thermometer in the oven. As the most accurate thermometer is the Taylor thermometer placed inside the oven along with baking, we suggest that you purchase one of our gas ranges and use a Taylor thermometer.<sup>9</sup>

In a few sentences the correspondent could have given the information desired about the thermometer:

The most reliable and accurate thermometer for baking is the Taylor thermometer. This is made especially for oven use with an asbestos base so that it stands upright and may be placed right next to the baking. You will find this handy and serviceable to use with your gas range. A page from our catalog describing the two styles of oven thermometers that we carry is enclosed.<sup>10</sup>

A complete answer not only solves the specific problem of an inquiry, but it also supplies information which the answerer, out of his fuller knowledge of the subject, thinks that the inquirer would like to know. If he cannot answer all the questions asked and refers the inquirer to other firms, he will see that those firms' names and addresses are given; if he refers to an individual in a firm, he will give his name and position, together with his reason for believing that the one referred to is the right person from whom to request information. If he refers to a book, he will give its name and its publisher. If he also supplies the date of the book and its price, he is certain to create goodwill.

Incomplete replies cause additional correspondence, which drives exasperated customers to competitors and loses orders.

If the correspondent who writes an incomplete reply closes his letter with such a phrase as: "Write us again whenever we can be of service to you" or "Thank you for an opportunity to serve you" or "We are always ready to answer your inquiries," he does not help himself or the firm. These idle promises are ironical to the customer who has just read an unsatisfactory reply.

The correspondent's statement that many inquiries are as hard to

<sup>9</sup> Reprinted from *Better Letters*, Bulletin No. 12, p. 1, by permission of Montgomery Ward and Company.

<sup>10</sup> *Ibid.*



solve as a Chinese puzzle is true. But correspondents who fail to solve even the Chinese puzzle type of inquiry are not business builders nor business getters. In such cases, correspondents must reply on the basis of past experience and with a dogged determination to serve in order to give the customer the information he wants. They should err on the side of supplying too much information rather than too little.

**DEFINITENESS** Definiteness is a twin of completeness in making a reply satisfactory to a customer. He is less frequently disappointed because his questions fail to receive answers than because he does not know exactly where he stands when he has finished reading the reply. The customer, like the reader of the news, wants these questions answered: Who? Where? What? Why? and When?—at the very least, Who? When? and Where? The customer wants the information we would want were we in his place.

Indefiniteness in use of words and phrases weakens a reply as does indefiniteness in information. A description of a car, an airplane, a Deepfreeze, as the highest, the finest, the largest, the best, does not create clear-cut thoughts in the reader's mind. He has heard these words until they are meaningless; and because they have so often been used loosely, he suspects them. He welcomes something definite, such as the number of miles a car will run on a gallon of gas. He can form his own judgment when he is given definite statements.

A customer accepts a complete and a definite reply as proof that the company or individual behind it can and will give him good service. He welcomes it because it causes him no unnecessary correspondence. On the correspondent's part, a complete and definite reply is a gauge of his ability.

**CONCISENESS** Conciseness, saying much in a few words, is important to replies in proportion to their numbers. Where five years ago the average letter cost was from thirty-five to fifty cents, today's letter is likely to cost from sixty to seventy-five cents. If the number of letters written run into five, six, or seven figures, every word in a letter adds to a firm's letter cost.

In view of the cost of answering inquiries, replies should be as brief as is consistent with accomplishing their purpose. Although, in theory, they should never be long, they should be long enough

to get the order if the inquiry has sales possibilities and long enough to handle the case satisfactorily whether or not it has sales possibilities. One long letter that accomplishes its purpose is less expensive in direct cost to the firm and in customer satisfaction than two, of which one is a failure.

Some attention to eliminating purposeless material in replies will shorten replies from ten to thirty words:

*Long:* In response to your request of February 25, we are glad to send you a copy of our booklet about XX Lawn Fence for your garden fence.

*Concise:* We are glad to send you the booklet "For Your Garden Fence."

*Long:* Your letter of March 19 has been received, which was in regard to whether or not it would be permissible for a group from the Society of General Engineers consisting of thirty students and Professor X to visit our factory sometime during the month of April. We shall be glad to have you as our guests on April 10.

*Concise:* We shall be glad to have the Society of General Engineers and Professor X as our guests on April 10.

**COURTESY** Inquiries mean a great deal to any firm because every one represents a possible sale or a chance to build goodwill. How much they cost to get is known well by the chief executives. How much courtesy in the replies has to do with making the replies satisfactory should be known and appreciated by everyone who meets the customer through the medium of a letter. Perhaps an old proverb will stay in the correspondent's memory: "The courteous men find all doors open; the discourteous find them barred."

If there is any correspondent who does not know what courtesy is, two pertinent observations about courtesy will help him:

1. Courtesy is never a formula. It is an attitude of helpfulness and coöperation.
2. There is one quality that can be put into every letter and still never wears out. It can be used over and over again, and it never becomes old-fashioned. This is the quality of courtesy.<sup>11</sup>

The most common cause of discourtesy is that people are too busy to be bothered, and they manifest their "busy-ness" by being abrupt even in letters. For example:

<sup>11</sup> Reprinted from *Better Letters*, Bulletin No. 17, by permission of Montgomery Ward and Company.

Yours January 5

Sample Letters:

This will acknowledge receipt of your letter of January 5.

Yours truly,

Other sources of discourtesy in replies are writing in a stereotyped or a disgruntled style and writing tardily. These have already been discussed in relation to replies.

*Tone* The tone of the reply is as important to the success of the letter as what you say. The tone determines the impression it makes on the reader. If the tone is matter-of-fact, stereotyped, formal, curt, sharp, regretful, apologetic, weak, uninterested, superficial, superior, uncoöperative, then it is negative. If the tone is sincere, convincing, simple, grateful, informal, understanding, sympathetic, helpful, persuasive, grateful, cheerful, friendly, courteous, then it is positive. Why not emphasize the positive side?

Negative statements have a cold or indifferent tone; positive statements create a good impression. The latter stress advantages to be gained instead of ills to be avoided—what is being done and why rather than how sorry one is that he cannot do more. In the first, the clouds threaten; in the other, the sun breaks through. For instance, compare the differences in effectiveness between the negative and the positive ways of saying the same thing:

*Negative:* The only suits we carry are listed in the folder.

*Positive:* Our fall assortment of spring suits is listed by number in the folder. They are designs from Hollywood, well-tailored, of cool, summer, noncrushable materials—good values for the price.

*Negative:* To avoid delay, we are sending your order by express today.

*Positive:* To hasten shipment, we are sending your order by express today.

*Negative:* We urge you to do your Christmas shopping early to avoid the crowds and the disappointment of finding many things sold out.

*Positive:* We urge you to do your Christmas shopping early to ensure prompt service by salespeople and good selections of gifts.

Friendliness has so great a potential power to build goodwill that no reply should be mailed that is not characterized by this quality. It is true that friendliness can be overdone. The classic

remark in Manly and Powell's *Better Letters*: "Let the customer feel the warmth of your friendliness but do not freckle him" should be ever in the mind of the correspondent. He will then keep within the bounds of good taste.

Sincerity is like courtesy, a quality of the heart. As business is a profession, sincerity must characterize both the content and the tone of the replies. If a correspondent cannot be moved to sincerity because of ethical considerations, he may strive for it because of practical considerations. If once a customer has occasion to question the sincerity of a firm's letters, that firm has little chance of regaining his confidence even if it attains a saintly sincerity in all future contacts. A firm cannot afford to be insincere in its letter contacts even once.

### Replies to Inquiries Without Sales Possibilities

Replies to inquiries without sales possibilities—at least with no immediate sales possibilities—have the specific purpose of building goodwill.

#### FAVORABLE REPLIES

Their success depends upon giving satisfactory information in a letter or in answering a questionnaire, or in some cases, sending catalogs, booklets, brochures, exhibits, or samples; in giving the information cheerfully, and if possible, in giving extra service.

*Beginnings* Beginnings of letters answering inquiries lacking sales possibilities, if the information is sent or the request granted, follow the same principles as those with sales possibilities; hence they need not be explained here nor examples given. These letters differ from the others mainly in doing something more than is asked to emphasize how willing and glad the writer is to be of service.

*Extra Service Element* The extra service element always builds goodwill. It's the application of the "sales plus" idea long practiced by progressive firms. Some cases in point are these:

A college teacher requested from Northrup King and Company their booklet, "Sixty Years of Seed Experience." The firm sent it plus an advertisement of Mr. Henry Hoke's *Dogs that Climb Trees*, with this explanation:

Please note the attached advertisement. I have read this book and know the author personally. He stands high in the

direct-mail advertising organizations, and his ideas are valued because they are very practical and come from hard experience.

Other than that, this is an autobiographical sketch, very entertaining, and full of human interest. I am sure your library should have a copy.

Another illustration of the extra service element is this paragraph from a letter written by Dun & Bradstreet, Inc.:

Naturally, we intended that this book would be read inside our agency, and we have no desire to give it a general circulation. If, however, it can benefit a fellow-member of the DMAA, I am very glad to make it available as long as our supply lasts.

A third example is in a letter from Swift and Company:

Our series of Agricultural Research Bulletins, included in the material which we are sending you, has been of interest to teachers, students, and many others who are interested in the livestock and meat industry. If you should care to make use of additional copies of these bulletins, or of any of our literature, will you please let us know?

Don't hesitate to write whenever we can be of some further service to you. We shall be glad to be of assistance whenever possible.

*Endings* Endings of replies to inquiries containing no immediate sales possibilities should be courteous and goodwill-building:

1. I feel that, after you read all the literature attached, you will be in a position to answer most questions coming from an audience on this particular subject. However, if we can be of further assistance to you, please let us know. (Finch Telecommunications, Inc.)
2. After you have read the literature, should there be any specific information you would like concerning any individual model, we will be glad to hear from you. (Gar Wood Industries, Inc.)

#### GOODWILL-BUILDING REFUSALS

All organizations and individuals are, of course, justified in refusing to give information which entails considerable effort to assemble and which is of a confidential nature. The inquirer often does not realize the full import of the question he asks. Whether the answer is "yes" or "no" to a request is less important than the manner in which the "yes" or "no" is said.

*Principles* The principles of saying "no" persuasively are few in number—but not single in application. Any or all of them may be used successfully in building goodwill. They are:

1. Show by the tone of the letter that the writer wishes he might comply with the request, although he is unable to do so.
2. Give a convincing explanation for the refusal.
3. Give a frank but courteous refusal.
4. Offer some voluntary information or service as substitute for the answer expected.

Two examples of "soft" turn-down letters follow. The first of the two combines principles 1 and 2. The attitude of the author is that she would like to grant the request.

The date of your letter, December 22, is a mortifying confirmation of the fact that every minute of my time for some weeks to come is mortgaged to the hilt, so to speak. What springs most readily to mind on reading your flattering invitation to contribute to The Anchora are the immortal words of the Lord Chancellor:

"Although the compliment implied  
Inflates me with legitimate pride,  
It nevertheless can't be denied  
That it has its inconvenient side."

The inconvenient side is that there is a Civil Service examination in the offing which it seems indicated that I take. I am quite without experience in such, and the only thing to do is to avoid any entanglements meanwhile. All this, I might add, is quite apart from the fact that I am pitifully ignorant of the art of conversation--ignorant, that is, of anything about it that I could put on paper.

I am pleased to have been asked, a pleasure which in the circumstances can't be lessened by disillusioning performance, for there just can't be any performance.

Thank you for proposing that I try. I am sorry to make so disappointing a reply, but if the reply is disappointing, the article would be more so!

With every good wish for the New Year,

A refusal may be short if the reason for the refusal can be made convincing in a few words. Only a frank and sincere explanation is needed.

You have honored us with your request of January 12 for cash discount letters, and we are, indeed, grateful for this recognition.

We should like very much to comply with all such requests that we receive, but because there have been such a large number, and also because it has been difficult to segregate the requests which would ultimately be used for private gain from those, such as yours, which would be used for an educational purpose, it has been necessary for us to adopt a policy that would be uniformly fair to all. We have been forced to decline requests for samples of our letters. Thank you again for inquiring -- we appreciate your writing.

*Elements* Often a refusal, if it is to build goodwill, requires a more detailed explanation than that just given; hence, the writer may need to give considerable thought to its content, its plan, and its tone.

When the decision has been made to say "no," the correspondent should build his refusal around certain elements, and he should write persuasively. An analysis of the contents of many refusals shows that the following elements are standard:

1. Opening statement that the inquiry is welcome.
2. Explanation telling why the request is refused.
3. Refusal, expressed or implied.
4. Constructive suggestions, if the writer can make any.
5. Friendly close, usually an offer to be of service when possible.

The following letter, illustrating the use of these elements and better than the usual refusal as a piece of business writing, is worthy of study:

*Welcome*

You are kind to speak so highly of my little letters. Were the circumstances any other than they are, I should be most happy to send you copies of a more up-to-date collection.

*Explanation  
of the  
refusal*

Unfortunately, there just "ain't none"! Some time ago, I absorbed the personnel function here at Goldwaters, and I have been gradually turning more and more of the credit work over to other people, until now I merely act in an advisory capacity occasionally. Under present conditions, just keeping an adequate staff of fairly competent people at

work, seeing that they get at least rudimentary training, and pouring oil upon the waters of their personal relationships has kept me busy--too busy by far to think of anything constructive in the way of letters.

*Friendly  
close*

So forgive me, please. I do promise that I will go through the files if I have a moment to see if there is anything I feel will be of value to you.

#### GOODWILL-KILLING REFUSALS

Letters of refusal creating ill will are plentiful. Some are written in a stereotyped manner; some give seemingly insincere reasons for the refusal; and some make the inquirer feel that he has been unreasonable to inquire. A particular offender in this classification is the refusal containing the statement that "giving out the information is contrary to our policy" without adding a convincing reason for the establishment of the policy.

Examples will make each point clear:

##### **Stereotyped Letter:**

Answering yours of March 28 regarding copies of letters of various types, we regret our inability to comply with your request inasmuch as we never use form letters.

We trust that you will be successful in obtaining sufficient letters.

##### **Seemingly Insincere Letter:**

Please accept my most sincere apology for the delay in replying to your extremely kind letter asking for examples of collection letters involving cash discounts.

We do not have examples of such letters at present.

However, should you have occasion to make a similar request at any time in the future, I shall be glad to cooperate with you to the best of my ability.

##### **Curt Letter:**

Dear Mr. Gates:

Thank you for expressing interest in Blank Company's letters. I am sorry that our policy will not permit distribution of our letters.

Sincerely yours,



How much better an impression can be made by giving the reason for the policy and by writing in a more interested tone, the following example will suggest:

While I appreciate the compliment paid us by your August 31 request for sample letters and information about our advertising program, I must tell you that according to a long-established policy of our business, such requests cannot be granted.

All of our letters and other advertising pieces are copyrighted, and it has been found necessary to adopt a policy of enforcing these copyrights because in the past there have been certain flagrant examples of plagiarism of our advertising.

Please believe that it would be much easier to say "Yes" than "No," and I am sorry we are unable to cooperate.

The next two letters illustrate the difference in the goodwill-building qualities of refusals of the same type of request. The first does nothing to retain the good feeling of the person who asked the bank to sell a bond for her. The second keeps and perhaps increases her goodwill because it explains the situation and directs her to those who will handle the transaction satisfactorily for her.

In response to your letter of October 22 regarding the sale of your Little Company of Margaret Hospital bond, we regret to inform you that since you are not a customer of the Bank we are unable to arrange for the sale of your bond.

However, we suggest that you contact Whitmore and Company, 10 South LaSalle Street, Chicago, who deal in this issue.

\* \* \* \* \*

Occasionally a former bond customer requests us to sell a bond, as you have done in your letter of October 22.

When this occurs, we find it necessary to explain that because of a ruling by the Comptroller of the Currency, we, like other national banks, are no longer permitted to buy or sell securities except for our own depositors.

May we, therefore, suggest that you consult the bank with which you are now doing business and which, we feel sure, will be glad to assist you in the sale of your bond. Should you prefer to deal directly with a broker, we suggest the

name of Whitmore and Company, 10 South LaSalle Street, Chicago, who are familiar with the Little Company of Margaret Hospital bonds.

The reason why the everyday business letters are perhaps the least effective is that their volume is so great that low-cost correspondents are employed to acknowledge orders and to answer inquiries.

A growing consciousness of their power to build or to lose business, however, is causing firms to employ correspondence supervisors to prepare correspondence manuals and to issue correspondence bulletins seeking to improve letter-writing. The experience of a number of firms who have employed experts to raise the quality of the everyday letter is that their salaries have paid big dividends both in increased orders and in goodwill.

## Class Projects

1. Project 2 in Chapter III (pages 83-84), Ann McIntosh's inquiry about the "Typelite" desk lamps, presents us with a letter of inquiry which is miserably deficient in plan. This young woman would have increased her chances of receiving the information she wanted if she had tabulated in numbered paragraphs the information she needed before making her purchase. Turn back and read the letter again; then list the points of inquiry. Note, of course, that this is a letter with sales possibilities.
2. After reading again the plan for a good inquiry, see how well the following two letters are guided by this pattern. Do you feel that the writer of each letter had in mind the "Inquirer's Catechism"? What persuasive elements are used in each to get a reply? Are the self-interests of the reader given consideration? The second letter, of course, was accompanied by the questionnaire.

My dear Mr. Blank:

May I ask of you the favor to indicate at the bottom of this letter if you desire to be kept on the mailing list of the Academy for another year for either its regular session, summer camps, or both?

We have been happy to send you the literature of the Academy, but do not wish to send further matter unless there is a possibility of its being of further interest.

A prepaid envelope is enclosed for your convenience.

Very sincerely,

Dear Mr. Jones:

You and I have a lot in common. What I'm doing is called "research," which means in less grandiose language, simply finding out facts.

You're doing the same thing, of course, except that they call it "going to college" and you won't stop doing "research," I hope, even after you take your cum laude degree. Because, in research, you learn a lot, in school or out.

Well, anyway, this is what they've said to me: "Find out how the university men select their clothes, what motivates them to purchase, how much they spend for each item, etc, etc."

I stewed around with it and made out the questionnaire which is attached. The questions are all easy to answer and require little time. I've also enclosed a return envelope which requires no postage. All of which is good "research."

There's no reason under the sun why you should bother yourself with this (even though it's only a very little trouble)—except to help a fellow out.

It *will* help me out. Of that I can assure you. And I'll appreciate your cooperation very, very much.

Cordially yours,

3. After reading the letters below answer the following questions:

- a. Does the letter tell the inquirer what he wanted to know?
- b. If not, is an adequate explanation made why the information cannot be furnished?
- c. Is alternative information given or are helpful suggestions made in addition to information originally requested?
- d. Is the letter clear and definite?
- e. Is it concise?
- f. Is it courteous and sincere in tone?

*LETTER A*

Dear Sir:

We have your request of the 3rd, for information regarding the necessary homogenizing equipment for milk and ice cream plants. Your letter is not specific enough for us to give you definite information. We are, however, enclosing one of our bulletins with this letter which will give you the size of the various machines which we manufacture.

Please bear in mind in picking out a machine for a milk plant, you must know how much milk goes out as such, and how much of it is converted. The Homogenizer should be of a size to approximate the milk flow so as not to be a bottle neck. In the average milk plant, once they have been homogenizing milk for some time, will probably process at least 50% of their milk through the Homogenizer.

Now with reference to an ice cream plant, it must be obvious that a Homogenizer must be of a size to take care of the peak demand. This peak can be flattened off somewhat by large storage facilities and this should be taken into consideration. The equipment in an ice cream plant should be of a size to carry the peak load, taking into consideration the storage facilities. In a normal working day, it is a short-sighted policy, particularly in view of the labor trend, to plan on running an ice cream plant more than eight hours on the processing end. Cleaning of course could be handled by a second shift.

If there is some specific information you desire, please call on us at any time.

Very truly yours,

#### LETTER B

Dear Mr. Hopkins:

We have your letter of November 25 asking if we have anything to assist you in planning a window display for the holidays. We are sorry to say that we have no such material, because we discovered some years ago that most agents for insurance want to prepare their windows for the holidays in their own individual fashion, just as each has his own ideas for decorating the inside and outside of his house at that time.

A winter scene in miniature always makes an attractive window and never fails to arouse interest. If you will use a piece of wallboard for the base, it can be constructed in the back of your office during spare moments, and not be exposed to the public eye until it has been completed.

All of the component parts can be purchased in the ten-cent store. They have a special paper for preparing a background resembling mountains, miniature snow-covered houses, automobiles, trees, gardens, fixtures, animals, etc.

If you want to bring in a business suggestion, you can show one of the houses partly burned and a little card reading, "He had fire insurance." You might show one of the automobiles overturned, and a sign reading, "He should have had liability insurance." One of the trees

can be lying on a partially demolished building, and a sign would read, "Windstorm insurance would have reimbursed this man."

We think this will give you the idea, and it will be just a matter of how much time you have as to just how attractive you can make it.

Yours very truly,

### LETTER C

Dear Sir:

The field of business letter writing is one of considerable interest and should be most helpful to you in your business contacts after leaving school.

The adjustment and settlement of claims is a large and complex problem for this company. Each claimant is different, and as even the most carefully written letters can be misconstrued, we carry on a minimum of correspondence on our claim cases. When a claim is first presented, either by a claimant or his attorney, we write a brief, simple letter requesting the claimant or the attorney to call at our office at his convenience for a discussion of the case. This enables us to have a more complete meeting of minds, with less possibility for a misunderstanding.

I am sorry that it is not possible for me to comply with your request, but I am sure you will readily see that, because of the confidential nature of what limited correspondence we do have, it would be inadvisable to send you copies of claim settlement correspondence.

I would be quite interested in receiving a copy of your manual on business letter writing, and if you will be so kind as to inform me of the cost of same, I will forward the money to you.

Yours very truly,

### Letter Problems

1. A leading publishing company sent a university student the following letter over the signature of the treasurer. In view of the reputation of the firm, the student was disappointed with both the tone of the reply and actual results of his inquiry. Can you see why? Rewrite it as Blank Publishing Company, publishers of several popular magazines, should have answered, making it a goodwill-building refusal.

Dear Mr. Westcott:

I regret that it is impossible for us to comply with your request of January 8 for a series of collection letters used by our company.

In the first place, the nature of our business is such that we have no occasion for writing such letters, at least to the extent of being helpful to a student, and in the second place, the number of such requests that we receive prevents us from complying in every instance, and we must, therefore, refuse in each case.

Yours very truly,

2. For your business report assignment this semester your instructor has asked you to obtain ten sales, collection, or adjustment letters from business firms of your own choice and to analyze them. The report is due near the end of the term, but in order to have the letters on time, you are instructed to begin assembling them early in the course. Write to one business house explaining your request clearly, so that no further correspondence will be necessary and so that you will get exactly what you need. Progressive companies usually coöperate in granting student requests, but remember that in doing so they are extending a favor.
3. As a final assignment for your sophomore speech class you are requested to present a five-minute speech. A suggested topic which immediately appealed to you was "an exposition of the customer research program of a large industry." You chose this topic because you have always had almost a hobby interest in automobiles from childhood and because your father, as a car owner, has received from General Motors an attractive questionnaire booklet which he has let you answer. Also, you noticed customer research featured in recent advertising of this company.

You decide to write to the Director of Customer Research of General Motors requesting help with your speech assignment. You particularly want copies of their questionnaires and booklets of instructions together with an explanation as to how they are distributed, what response is obtained, and how the results are used. Assume it is now December 1 and your speech is to be given the middle of January.

Remember to tell clearly and courteously what you want and how it will be used. Get in the persuasive angle by pointing out the advertising and goodwill for the company which your speech can bring. Keep in mind that this is a "special" inquiry.

4. Rewrite the following letter written by an agricultural implement manufacturer to the Dean, College of Agriculture, University of Illinois.

Dear Sir:

We have under consideration the manufacture of a line of dusting machinery and in order that we may be properly guided in our decision, we

are asking your assistance. We feel sure you are well posted on the machinery requirements in your State and will appreciate very much any information you can give us.

For your convenience we attach a questionnaire which will give you an idea of the information we desire. If you can supplement it with any other data which will be helpful, please do so.

Thanking you in advance for your kind coöperation in supplying us with such information, we are,

Very truly yours,

Don't lose sight of the fact that filling out a questionnaire is usually a chore for a busy executive and likewise the assembling of "supplementary data."

5. You are employed by the Standard Towel Company of New York City. Mr. Ralph D. Comfort, representing the trustees of the Charity Home for the Indigent, located in a small town in Ohio, asks you to supply this charitable organization with thirty-six towels free of charge. In your letter refuse his request. Your company policy permits you to give towels to local charitable organizations only. Do not overlook a sales opportunity, however.
6. Larry Anderson, a juvenile camera fan, of 507 Washburn Avenue, Salina, Kansas, has read the advertisement of the Photo Supply Company of New York City in the *American Boy* for the Ace miniature camera, selling for \$4.69, postage prepaid. The specifications are as follows: Finely polished achromatic lens, Iris diaphragm f:8, f:16. Shutter 1/25 second. Patented focusing mount takes sharp closeup portraits. Telescopic eye-level finder for distant objects. Instantaneous and time exposure. Finger and cable release. Takes 16 indoor or outdoor pictures with vivid, lifelike distinctness. Uses No. 127 film. The camera will be sent c.o.d., with the guarantee to refund the money if the purchaser is not satisfied after one week's use.

Today you receive in the mail Larry's letter in a neat schoolboy hand, asking about the Ace. He has the money saved up, but he wants to know, "Can it take angle shot pictures like in *Life* and can I really take action pictures?" He wants to know if you can send him some samples and whether enlargements can be made, since No. 127 pictures are 1½ x 2½ inches. Furthermore, he wants to try one out before he sends the money, promising to send it right back without a scratch—"if it doesn't work very good."

In the light of the specifications and the obvious limitations of the Ace, answer Larry's barrage of questions, giving the correct information,

interpreting it in terms of Larry's effective and pleasant use of the camera, and driving persuasively for the sale. The slow lens and shutter speed are really about like those of small box Brownies. Indoor pictures will therefore require time exposures, and action pictures will have to be at some distance and practically head-on, as in the sample prints sent him. In order to get sixteen pictures on the regular 8-exposure No. 127 film, the Ace takes them half-size, or  $1\frac{1}{4} \times 1\frac{1}{4}$  inches, but clear negatives with proper exposure will show detail clearly enough for enlargements up to 4 x 6 inches. The cable release will facilitate time exposures, and angle shots will be limited only by Larry's ability as a contortionist. Of course you can't send him a camera on trial except under the terms of your guarantee, but these terms may be explained to Larry effectively.



## *Chapter VIII    Everyday Letters: Orders, Remittances, and Acknowledgments*

### Orders

Order Forms

Order Letters

Elements

Qualities

Form

Change-in-Order Follow-Up Letters

Hurry-Up Letters

### Remittances

Personal Check

Certified Personal Check

Cashier's Check

Bank Draft

Postal Money Order

Express Money Order

Money by Telegraph

Stamps, Coins, Paper Money

### Acknowledgments

Routine Form Acknowledgments

Printed Postal Card

Firm's Card Form

Carbon Form

Form Letter

Special Letter Acknowledgments

Acknowledging the Initial Order

Acknowledging the Old Customer's Order

Acknowledging Order—Shipment Delayed

Acknowledging Incomplete Order

Acknowledging Order—Goods Not Handled or Not Available

Refusing Orders

Value of Knowledge of Techniques

## Orders

Firms attempt to standardize buying routine for efficiency. To fill orders satisfactorily for the customer and with a minimum of time, energy, and cost to themselves, they need complete information, clear information, and information which is easily read. As a consequence, they devise order forms and print and distribute directions for writing order letters.

### ORDER FORMS

Ordering goods by mail is usually not a letter problem at all because most manufacturers, jobbers, wholesalers, mail order firms, and even mail order departments of retail firms, provide blanks indicating all information needed and showing the proper place to set down every pertinent detail essential to a complete and correct order. They also send complete directions for filling out the

order, for shipment of goods, and for manner of sending remittances. Order forms of firms vary in size, headings, and plan according to the various functions which they are designed to serve. The order form enclosed with mail order catalogs selling specialties, or those enclosed with pamphlets promoting the sale of seasonal merchandise in departments stores, are often 8½ by 11 inches, the standard size of business stationery. Order forms which are a part of the circulars promoting the sale of a few articles such as stationery, hosiery, house dresses, and other things included with monthly bills are of a size when folded twice to fit into a standard size envelope. Firms selling only one specialty usually use a postal-card order form. In each case, they guarantee postage. The three order forms on pages 249 and 250 illustrate the three types mentioned.<sup>1</sup>

Firms vary in the method of giving instructions about filling out order forms, sending remittances, and other details about ordering goods. Some have sheets of printed instructions accompanying the order form.

The instructions on pages 251–254 are given in a booklet entitled *It's Fun to Shop from a Mail Order Catalog*.<sup>2</sup>

#### ORDER LETTERS

When no order blank is at hand and one wishes to order by mail, he writes a letter to secure goods or service desired. As the name implies, a letter ordering goods is one from a buyer to a seller requesting merchandise or service. According to its purpose, it is one of three types: the original letter, the change-in-order follow-up letter, or the "hurry-up" follow-up letter.

*Elements* The purpose of each type of letter is to secure the things desired and to secure them promptly. All advertising and sales promotion are for the purpose of getting the order; hence, no matter how illegibly the order is written, the company receiving it will do its best to fill it satisfactorily. A person who sends a poorly written order, however, is one who is likely to experience dissatisfaction. The degree of clearness, completeness, and correctness of an order determines how accurately it can be filled. Moreover, a clear, complete, correct, and easily read order cuts costs of doing business and results in savings for seller and buyer. The ordinary courtesies

<sup>1</sup> Reprinted by permission.

<sup>2</sup> Reprinted by permission of Spiegel, Inc., Chicago 9, Illinois.

## PHONE ORDERS

**SCRUGGS-VANDERVOORT-BARNEY:**  
ST. LOUIS 1, MISSOURI

List quantity, item and color or size (if designated).

Name \_\_\_\_\_

Street Address.....

City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_

Charge to my Account ☐ C. O. D. ☐ Cash Enclosed ☐

**NOTE:** All C. O. D. orders sent out of town require ¼ deposit. C. O. D. orders also require additional cost of collection fees, money order and postage. We suggest that you save these additional charges by sending a check or a money order.

[illegible]

**Additional space provided on reverse side**

Postage Paid to All Points in Missouri and Illinois. Note exceptions on individual items.

**Add 2% sales tax to all purchases when ordering within the state of Missouri.**

**Fig. 12. Letter-size Order Form.**

## Small-size Order Form.

<b>ORDERING INFORMATION:</b> To order by mail, use this order form. To order by phone, call Personal Shopping Service (State 1000 from Chicago, Enterprise 4242, our toll-free number from most suburbs). All these items will be found in our Main Store or our Store for Men at the locations given.  On purchases to be delivered in Illinois, 2% should be added to quoted prices of all merchandise to cover additional expense due to the Illinois Retailer's Occupation Tax. Postage charges are extra to all points outside our regular delivery area. <i>Mailer—April, 1947</i>		<b>MARSHALL FIELD &amp; COMPANY</b> <b>Personal Shopping Service</b> <b>111 No. State Street, Chicago 90, Ill.</b>		<input type="checkbox"/> Charge <input type="checkbox"/> C.O.D. <input type="checkbox"/> Money order or check <small>(Do not send currency or stamps)</small>																																		
		<table border="1"> <thead> <tr> <th>Item</th> <th>Size</th> <th>Color</th> <th>How many</th> <th>Cost</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td><td> </td><td> </td></tr> <tr> <td colspan="4" style="text-align: right;"><b>Total</b></td> <td> </td> </tr> </tbody> </table>				Item	Size	Color	How many	Cost																										<b>Total</b>		
Item	Size	Color	How many	Cost																																		
<b>Total</b>																																						
Name _____ <small>Please print in pencil, ink may blot</small> Address _____ City _____ Zone _____ State _____																																						

## Postal Card Order Form.

<b>ORANGES AND GRAPEFRUIT DIRECT TO YOU</b>			
<b>PERRIN &amp; THOMPSON GROVES, Winter Haven, Florida</b> Please ship the tree-ripened oranges and grapefruit as checked below. After eating some of the fruit I will either return the remainder at your expense or send my check for the same within 10 days.			
Orange . . .	Whole Boxes	..... $\frac{1}{2}$ Boxes	\$.....
Grapefruit . . .	Whole Boxes	..... $\frac{1}{2}$ Boxes	\$.....
Mixed . . .	Whole Boxes	..... $\frac{1}{2}$ Boxes	\$.....
DeLuxe . . .	Whole Boxes	..... $\frac{1}{2}$ Boxes	\$.....
Name _____ Address _____ City _____ Zone _____ State _____			
Get a Box of Fruit Free — You pay for 10 Boxes and get the 11th Free <b>SATISFACTION GUARANTEED</b>			
88A			

of business, as well as his own self-interest, require that the customer make the filling of his order and the sending of it to him easy. These objectives make advisable typewritten orders and a tabulated arrangement of details. If the order cannot be typewritten, it should be legibly handwritten or printed.

### IT'S FUN TO SHOP FROM A MAIL ORDER CATALOG.

There's fascination in the tremendous array of merchandise, the hundreds of pages. The life-like colors, the orderly arrangement, the completeness of selection all add to your shopping enjoyment. Then, when you've made your selection, there's the added fun of "getting a package."

Spiegels welcome your orders and aim to serve you promptly and satisfactorily. Everything about our Catalog, everything about our business has been planned to fulfill this aim.

We've prepared this booklet to call your attention to some of the little things that folks sometimes overlook when shopping by mail.

By keeping this book handy and referring to it when ordering or writing, you can help us serve you better.



3

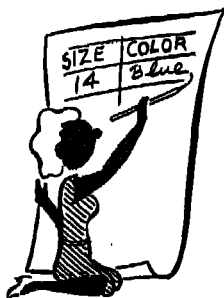


### GIVE YOUR FULL NAME AND ADDRESS

every time you order. Among the millions of people whom we serve there are many with the same names and even with the same initials—right in the same towns. To insure better service it's especially important that you write your name and address exactly the same way on each order.

Because we send our catalogs only to customers who make the most use of them, it is to your advantage to have all members of your household order under one name. If you have moved since we last heard from you, give your old address, too. It's especially important to notify us in case of a change of address so that we may correct our records.

4



### GIVE COMPLETE ORDERING INFORMATION.

List catalog number, size and color you want, as well as monogram initials when requested. Also state pattern and finish, where required.

Whenever special information is needed we tell you so in the Catalog next to the item. For example, when you order auto replacement parts, be sure to state the year, make, serial and model number of your car. Or when ordering room-fit rugs, all measurements must be exact. Be sure to follow the ordering instructions we give you.

When ordering rationed merchandise, be sure to enclose a ration stamp or certificate with your order. Your catalog tells you when a ration stamp or certificate is needed.

5



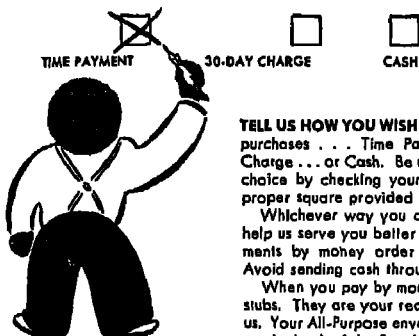
#### TELL US HOW YOU WANT YOUR ORDER SHIPPED.

Ordinarily, our traffic experts see to it that all orders are shipped the most economical and convenient way.

Sometimes, however, our customers prefer one way of delivery to another. If you have any such preference be sure to indicate on the space provided on your Order Blank how you want us to ship your order—whether you want us to ship by parcel post, express or freight.

Also, many of our customers receive freight service from a town other than the one in which they live. If this is true in your case, be sure to tell us when you order, both the name of town in which you live and also the name of the town to which shipment of your merchandise is to be made. Then we will be able to ship your order as directed immediately with no bother and no delay.

6



**TELL US HOW YOU WISH TO PAY FOR YOUR purchases . . . Time Payment . . . 30-Day Charge . . . or Cash.** Be sure to indicate your choice by checking your order blank in the proper square provided for this purpose.

Whichever way you choose to pay you'll help us serve you better if you make all payments by money order or personal check. Avoid sending cash through the mails.

When you pay by money order keep your stubs. They are your receipts for money sent us. Your All-Purpose envelopes provide space on the back of the flap for you to tell us how to apply the money you are sending. Always furnish this information.

7



**WHEN YOU WRITE US . . . WHENEVER YOU** send an order, a payment or a letter at the same time, be sure to enclose everything in one envelope, so they will be received together.

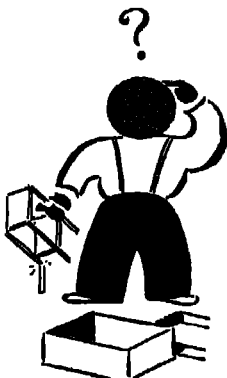
Just one thing—don't write messages on your order blank . . . unless of course the message is about the order being placed. If you wish to enclose a message with your order, write it on a separate sheet and show your name and address just as it is shown on your All-Purpose Envelopes. If you are writing about any previous order be sure to enclose the Sales Slip (Invoice) for that order. Whenever you write, always tell us whether it concerns a Time Payment, 30-Day Charge or Cash order.

8

**WHAT TO DO ABOUT DAMAGED OR MISSING MERCHANDISE.** If merchandise received by freight or express is damaged in transit, immediately request your agent to make notation of such damage on your delivery receipt. Then send the delivery receipt to us at once with your letter explaining the circumstances.

If any item is missing from your order and you have not been notified, wait a week or ten days and then notify us. Delays often occur after shipment.

If the loss is noticed at time of arrival, please request agent to notate such information on the delivery receipt. Send us this notated delivery receipt immediately along with the invoice for the missing or damaged item, and your letter explaining the circumstances. We will then trace the item immediately.



9

**WHEN RETURNING THINGS, PLEASE WRITE US A** letter and enclose the Sales Slip (Invoice) for the returned item. Explain how, and when you are returning the goods—tell us the catalog numbers and give full information as to what you want in exchange or whether you want your account adjusted.

**IMPORTANT.** Be sure to enclose Sales Slip (Invoice) in your letter.

If your Post Office is different than town from which you returned goods, give names of both places.

Transportation charges on all merchandise returned within the inspection period will be refunded or credited on your account. Tell us transportation charge you originally paid. If order was shipped to you by freight or express, send us the bill.

Be sure to return the merchandise and send your letter direct to SPIEGEL, INC., Chicago 9, Illinois.



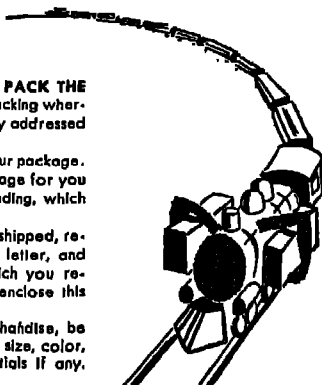
10

**RETURNING GOODS BY FREIGHT. PACK THE** merchandise securely in the original packing wherever possible, and see that it is clearly addressed to SPIEGEL, INC., CHICAGO 9, ILL.

Be sure your return address is on your package. Your freight agent will ship your package for you and give you a copy of the bill of lading, which you should carefully save.

At the same time your package is shipped, remember to mail us your explanatory letter, and enclose the Sales Slip (Invoice) which you received with the merchandise. Don't enclose this Sales Slip (Invoice) in the package.

If you are re-ordering other merchandise, be sure to give catalog number, quantity, size, color, pattern or finish, also monogram initials if any.



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### RETURNING GOODS BY EXPRESS. FOLLOW

same procedure as when returning goods by freight, except you contact your express agent. He will ship your package for you and give you a copy of the express receipt which you should save. At the same time your package is shipped be sure to write us a letter, giving complete information and enclosing Sales Slip (Invoice) for the returned item. Mail your letter at the time you send your package. Address your package and your letter to SPIEGEL, INC., Chicago 9, Ill. Be sure your return address appears on both.

If you are re-ordering other merchandise, be sure to give catalog number, quantity, size, color, pattern or finish, also monogram initials if any.



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### RETURNING GOODS BY PARCEL POST. WHEN

sending goods to us by Parcel Post, it is very important that your package and your letter reach us together. So, first pack and tie your merchandise securely, then paste your letter, with Sales Slip (Invoice) enclosed, on the outside of the parcel post package, under the cord.

Address both the letter and the package to SPIEGEL, INC., Chicago 9, Ill. Also write your return address in the upper left-hand corner of both the letter and the package. Place a 3c stamp on the letter. Insure the package, and see that it carries the proper postage.

**IMPORTANT.** Do not seal package and do not put your letter inside package. This is against postal regulations and makes package subject to higher rate.



13

### HOW TO WRAP A PARCEL POST PACKAGE

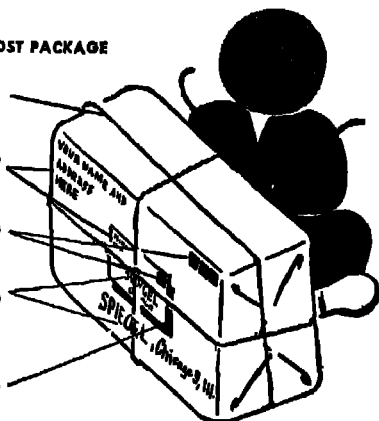
Do not seal package. Just pack, wrap and tie securely.

Be sure your name and address appear plainly on both letter and package.

Insure package. Place proper postage on package and a 3c stamp on the letter.

Address both the letter and package to Spiegel, Inc., Chicago 9, Illinois.

Paste your letter on outside of package under string. Do not enclose it in package.



14



Order blanks designed for efficiency in purchasing goods show that details pertinent to making purchasers are:

1. Description of the goods desired, together with the page number of catalog, brochure, or booklet from which the information is taken
  - a. Quantity
  - b. Style number (if specified)
  - c. Trade name
  - d. Quality
  - e. Size
  - f. Color
  - g. Price
2. Specific information concerning shipment of goods
  - a. Where to ship
  - b. How to ship
    - (1) Parcel post
    - (2) Air mail
    - (3) Air express
    - (4) Railway express
    - (5) Motor truck express
    - (6) Freight
    - (7) Steamship
  - c. When to ship
3. Manner of payment for the goods (state the amount)
  - a. Personal check
  - b. Certified check
  - c. Bank draft
  - d. Postal or express money order
  - e. C.O.D. payment
  - f. On account
  - g. Money sent by telegraph
  - h. Currency (sent at customer's risk and not an advisable method except when payment may be made with dimes or quarters)

If a retail customer does not enclose money and has no credit account, he should mention his method of paying. A buyer should always use his imagination to think out what information will be necessary in order for a seller to fill his needs and desires. He should indicate, if he wishes to eliminate further letters in regard to his order, whether or not he will accept substitutions; whether he wants the merchandise in case of higher prices than those quoted; and whether he will accept the merchandise if there must be a

delay in filling the order. If he is ordering from a catalog, a sales promotion booklet, or a folder, he will be informed about sales tax, who pays delivery costs, and the like; but if he does not have this information, he should include enough to prepay for shipment or expect delay in shipment while the seller ascertains whether or not he will pay shipping costs. Retail merchants buying from manufacturers, wholesalers, or jobbers expect to pay shipping expenses.

**Qualities** Every order should be clear, complete, concise, courteous, and definite. Persuasiveness is not needed. In ordering from most houses, one should not expect a seller to remember one's likes and dislikes, to refer to previous letters, nor to use his discretion in filling the order.

**Form** The details necessary to a clear order should be presented in much the same way as they are presented on an order blank. The main principle of their presentation is to make the reading of the order easy for the clerk. Each article wanted should be given a separate line in the order. The line includes the catalog number of the article, the name of the article, its size and color, the number of units desired, its unit price, and finally the total price of units. The corresponding elements of description of each article should be arranged in parallel vertical rows so that the prices of the articles can be totaled at the bottom of the last column. A carbon or a longhand copy of the order should be retained by the buyer.

The following letter ordering goods from a retail store shows the standard plan of arranging the details of an order:

Please send to me, by parcel post, C.O.D., the following articles that have been selected from your last year's catalog:

1 pair Shoes, British brown, Oxford style, size 9½, C width, No. G14 (page 43).....	\$ 10.00
2 Shirts, plain white, Arrow make, 16½" neck, 34" sleeves, No. G18 (page 60) @ \$2.50	5.00
2 Ties, maroon, knitted, No. G16 (page 73)...@ \$2.50	5.00
1 Tie, black bow style, No. G17 (page 73).....	1.00
1 Tie, tan, brown, and green striped, silk, No. G18 (page 73).....	2.00
1 Tie, black, with red and gray diamond-shaped design, silk, No. G19 (page 73).....	2.00

*Everyday Letters: Orders, Remittances, and Acknowledgments* 257

1 Tie, plain blue, fringed edge, wool, No. G20 (page 73).....	1.50
1 Hat, light brown felt, Stevens make, Stratoliner design, size 7-3/8, No. G84 (page 94). ..	<u>7.00</u>
	<u>\$33.50</u>

Please ship these articles within the next ten days. Please do not substitute for any article on this order that you do not have in stock, and if there is a change of price on any article, let me know before sending any of the order.

Will you please send me your new catalog along with some of your order blanks?

Orders received by wholesale houses or mail-order houses are usually clear and complete because in each catalog are order blanks specifying information necessary for the correct and efficient filling of an order. The orders most difficult to fill are from people inexperienced in ordering. For example:

Gentlemen:

Please send me a one piece bathing suit, navy blue and white, five dollars; a pair of tennis shoes, price two dollars, size three and a half; a tennis racket, eight dollars; and a grey sweater, price five dollars.

Yours truly,

In order to fill the order satisfactorily, the clerk needs to know:

1. Size of the bathing suit and the style, if there are several priced at \$5.00.
2. The style, color, and width of the tennis shoe.
3. The exact style of tennis racket.
4. The style, size, and perhaps the material of the sweater.

He must either delay filling the order until he can secure additional information or risk making mistakes which the customer will probably attribute to ignorance and carelessness. The same order rewritten reads:

You will find enclosed a money order for \$20 in return for which please send me by parcel post:

- |  |        |
|--|--------|
| 1 - One-piece bathing suit, navy blue and white,<br>size 36, No. H61.....          | \$5.00 |
| 1 pair - White canvas tennis shoes, crepe soles,<br>size 3½, C width, No. M41..... | 2.00   |

1 - Helen Tilden tennis racket, green and white trim, green strings, wt. 14 oz., handle 4½ in., No. P64.....	8.00
1 - Grey sweater, V-neck, size 34, No. B25.....	<u>5.00</u>
	\$20.00

These articles are needed within ten days.

### CHANGE-IN-ORDER FOLLOW-UP LETTERS

A person ordering merchandise or services may desire to alter his original instructions by having a certain item omitted, by asking for shipment to be made to a different name or address, or both, or by requesting date of shipment to be changed. In the follow-up letter, he should identify the original order by number (if any) or date, send a carbon, or repeat the information of the first order. A repetition of information will prevent further delay in case the first order has been lost. In writing to mail-order houses, he should send a duplicate of the original order and mark it COPY. The follow-up letter concerns the order only. New instructions or inquiry should be written on a separate sheet of paper.

### HURRY-UP LETTERS

The "hurry-up" letter, a type of follow-up, is merely a repetition of the original letter: description of goods, shipping directions, and manner of payment, with information added as to the date of sending the original order, a self-interest appeal for the seller to send the merchandise without further delay, and a reason for writing.

"Hurry-up" letters are not the rule in business. It is too much to the seller's interest to serve the customer promptly. Occasions do arise, however, when a customer has to call attention in a dignified way to the fact that he will not tolerate poor service and that he will not accept things ordered after a specified date.

Letters making credit arrangements with firms, although incident to ordering goods, are in function credit letters and will be discussed more fully in Chapter xvii, "Creating Dynamic Credit Letters: II."

The sales follow-up is not an everyday letter. Moreover, it has a special function to perform in the sales campaign. For this reason, it will be discussed in a later chapter.

## Remittances

A letter concerning a remittance should tell its amount, its form, and how the amount is to be applied, and should indicate by the notation "Encl." in the lower left-hand part of the letter that a remittance is enclosed. If the buyer has an overdue account, more than one account, or owes a note to the creditor, he tacitly gives consent to the creditor to apply the remittance as the creditor wishes unless he has indicated his desire about the remittance. The buyer should expect a receipt for all remittances except checks, which, when cancelled and returned, are their own receipts.

Methods of making payment are conditioned by the relation between buyer and seller and the amount involved. Unless the buyer has established credit and hence can have the purchase charged to his account, or has the merchandise sent C.O.D., he will use one of the following methods of payment:

### PERSONAL CHECK

It is the most common form because it is a safe and convenient method of payment for the buyer and the seller. It is its own receipt in the sense described above. The check may require identification and payment of a fee. Merchandise is not shipped until the check clears.

### CERTIFIED PERSONAL CHECK

This form is used for large payments because it has all but one of the advantages of the personal check for buyer and seller and also the guarantee of the bank for the amount for which it is made. Its disadvantage, as a method of payment, is that it must be certified at a bank. Usually no charge is made for certification.

### CASHIER'S CHECK

It is a method used when large sums are involved. The cashier, as an officer of the bank, executes the check, and hence makes the bank responsible for the amount.

### BANK DRAFT

Like the certified check, it is a common method of paying large sums. It is a draft drawn on one bank by another.

**POSTAL MONEY ORDER**

It is the common method of payment for bills \$100 or less by people who do not have bank accounts. The postal money order can be purchased at any post office or almost any branch for a fee proportional to the amount involved. The order can be cashed without fee at any postal money order office, or it may be deposited at the receiver's bank. In neither case is a collection fee charged. The sender retains the receipt in order to collect for the remittance if the order is lost in the mail or to prove payment if any question arises.

**EXPRESS MONEY ORDER**

It is obtained at a railway express agency office for a fee proportional to the amount involved. The sender receives a receipt which he retains for proof of payment to the seller and to use in recovering the amount in case it is lost in transit.

**MONEY BY TELEGRAPH**

Money is sent by telegraph whenever payment is necessary in a few hours after it is sent. This method entails a fee proportional to the cost, high as compared to the fee of either postal money order or express money order, plus the cost of the telegram. The sender must go to the telegraph office to deposit the amount of money to be sent and to file his message. He receives from the telegraph company a receipt for the amount paid and the guarantee of the company for its safe delivery to the payee. Identification of the payee is required.

**STAMPS, COINS, PAPER MONEY**

These forms are convenient for paying amounts of one dollar or less. They are used at the sender's risk, however, and do not receipt themselves. Coin cards should be used to send nickels, dimes, quarters, or half dollars to prevent their wearing through the envelope in which they are enclosed.

**Acknowledgments**

Sellers send acknowledgments to buyers ostensibly to tell them that their orders have been received and what is being done about

them. In serving this object, they repeat enough of the order, directions for shipping, for example, or confirmation of certain instructions, to indicate that they understand the details of the order. Acknowledgments complete the contract with buyers and are hence legal acceptances of orders. In practice, however, sellers make acknowledgments convenient and efficient mediums of mentioning favorable aspects of their merchandise, guarantees, and services. Through these means they create for their merchandise and their service psychological values which add to the other values the customer places upon merchandise or services.

Acknowledgments are (1) routine messages that the order is being filled in full and without delay and that remittances have been received, and (2) nonroutine messages to new customers, to old customers sending an unusually large order, or to customers whose orders specify some unusual conditions.

#### ROUTINE FORM ACKNOWLEDGMENTS

Customers want to know whether or not their orders and remittances have been received and how soon merchandise will be sent or services will be performed. Consequently, well-managed firms make it a rule to acknowledge orders the day they receive them. By their promptness in acknowledging orders and by the appreciative interest they show in orders, they create good impressions.

In order to acknowledge orders the day they receive them, however, large department stores, publishers, mail-order houses, and others must make use of printed forms for their routine acknowledgments. They use: (1) printed postal cards; (2) firm cards or slips (sometimes processed) with blank spaces for filling in necessary data; (3) "carbon" forms similar to invoices upon which the orders have been entered; or (4) brief form letters.<sup>3</sup>

Form letter:

August 22, 1946

Miss \_\_\_\_\_  
711 West Nevada Street  
Urbana, Illinois

Dear Miss \_\_\_\_\_

Thank you for your order for the merchandise noted below

<sup>3</sup> Reproduced by permission.

MILES KIMBALL COMPANY - OSHKOSH, WIS.

*Thank You...*

WE APPRECIATE YOUR ORDER.  
UNLESS OTHERWISE NOTED ON  
THIS CARD, IT WILL BE FILLED JUST  
AS PROMPTLY AS POSSIBLE IN  
EXACT ACCORDANCE WITH YOUR  
INSTRUCTIONS.

*Order Department*

KIMBALL BUILDING  
OSHKOSH, WISCONSIN  
7-48

WE ARE TEMPORARILY OUT OF THE FOLLOWING.  
BUT EXPECT MORE SOON AND WILL RUSH YOUR  
ORDER THE MOMENT OUR NEW STOCK ARRIVES.

THE FOLLOWING WILL BE SHIPPED SEPARATELY  
IN THE INTEREST OF SAVING TIME:

REMARKS:

( ) ALL OR PART OF THE ORDER IS BEING  
SHIPPED DIRECTLY TO DONEE AS REQUESTED.

*The Billmore* NEW YORK 17, N.Y.  
MADISON AVENUE AT 43rd STREET

FRANK W. REGAN  
*President*

JOHN G. HORSMAN  
*General Manager*

"MEET ME UNDER THE CLOCK"

*Alta Swinn Saunders*

WE REGRET *very much* to write you that unless there  
are cancellations no rooms are available at *The Billmore*

*September 10 thru 14*

*Mary Hyman*

THE COLLEGE DEPARTMENT  
for *Mrs. John Hammond, Director*

Fig. 13. Above, Printed Postal Card; Below, Firm's Card Form.



# TIME

*The Weekly Newsmagazine*

540 NO. MICHIGAN AVE., CHICAGO 11, ILLINOIS

ALTA GWINN SAUNDERS  
711 WEST NEVADA  
URBANA ILL

2YR

10.00

*Thank you for your gift order and for your remittance:*

LT JG R M JOHNSTON  
1424 CRAIN ST  
EVANSTON ILL

2YR

6.00

6&9&4 42586

16.00

Your gift card instructions will be followed

Regular Subscription Rates

\$6.90 for 1 year; \$12.00 for 2 years

TI

Fig. 14. Carbon Form.

which is temporarily out of stock. Shipment will be made from a new supply at the earliest possible moment.

Very truly yours,

*J. N. Patrich*

MAIL AND TELEPHONE SERVICE

JF-P

Cleansing tissue paper

### SPECIAL LETTER ACKNOWLEDGMENTS

Personally dictated letters are usual in acknowledging the initial order of a customer, an order of an old customer presenting an unusual circumstance, or an order requiring individual handling. Through these adapted and personal letters, the retailer attempts to keep the close relation that once obtained between an owner of a store and his customer. Varied as their purposes may be, in essence they are as follows:

1. Expression of appreciation for the order.
2. Restatement of the order and confirmation of any unusual instructions.
3. Information about handling and shipping of the order.
4. Inclusion of a sale or resale element.
5. Expression of interest in serving the customer.

Exemplifying these typical elements is the following letter which is complete, clear, courteous, and contains a good sales element:

*Appreciation for the order and what is being done*

We are very glad to enclose your Continental "Smith" Medical and Surgical Policy. It is good any place in the world.

*Restatement of details of order*

When you are hospitalized as a surgical patient, or if any surgery is performed in your home, the doctor's office, or the hospital, the medical benefits do not apply, but the amount specified in this policy indicates the amount that may be paid to apply toward the surgical expense.

You will notice, as provided by this policy, that a payment of \$2.00 a day may be made toward your doctor's bill for your care while hospitalized as a medical

patient, in a legally constituted General Hospital and under the personal care of a legally qualified physician or surgeon licensed to practice medicine in all its branches.

*Resale element*

The "Smith" Medical and Surgical Policy is issued by the Smith Casualty Company and is the most liberal Medical-Surgical Policy that it is possible to buy at such low rates. It is administered entirely by this office.

You and each dependent listed, if you have a family contract, are entitled to all of the benefits as provided by this policy.

*Expression of  
interest in serving  
the customer*

We sincerely hope that you will have no occasion to use these services, but that you will have a most comfortable feeling knowing that you have provided for just such an emergency should it arise.

Please notify us of any admission to the hospital and give to us your attending physician's name.

Goodwill-building acknowledgment letters are not, however, necessarily produced by the inclusion of the essential elements. They need the right spirit as well as the right substance; and the right spirit is expressed in the warm cordiality of the letter, its human quality, and the little extras of sale, resale, and service. The following letter, because of its use of stereotyped language, fails to arouse in the buyer that feeling of goodwill towards the firm and satisfaction in the goods which an effective letter of acknowledgment of an initial order should create:

Your letter of August 23 and your check for \$12.00 have been received.

We are sending you the box of cosmetics that you ordered.

We have Nylon stockings in the service weight at \$1.20, and we are holding one pair for you until we receive your reply. Postage to Urbana will be about 10 cents.

We hope to serve you and await your answer.

How much better is the impression of an acknowledgment letter containing not only the desired information but also the right degree of pleasure in serving:

It was surely nice of you to order an Honor Roll for your inspection. If you should find anything that is not to your entire satisfaction, please let us know at once.

I believe that you will be satisfied with the handsome appearance of this service roll, with its splendid construction, and with its many conveniences for displaying your members' names. We can furnish additional side panels at any time if your list outgrows its present capacity.

The name cards furnished with the board are the proper size for 1" x 6" display. Should you wish to use 1" x 3" cards (making the board capacity 100 names) the cards should be cut in two after printing and pushed toward either end of the slot. This leaves a dark line between, effectively dividing the two columns.

Name cards can be prepared by typing, hand-lettering, or printing. Samples of 1" x 3" and 1" x 6" cards are enclosed to illustrate the usual printing set-up. We have special facilities for printing which assure a neat, uniform and accurately spaced job at a modest price. Should you wish us to print cards for your list, simply indicate which of the sample forms you prefer and send a typewritten list of the names. See the enclosed circular for prices, etc.

Thanks again for the privilege of serving you. I hope you will call on us again in the near future.

*Acknowledging the Initial Order* The seller has an unusual opportunity to build goodwill when he acknowledges the initial order of a customer by a personalized letter. He is writing to man who is perhaps trying out his firm, one who is favorable to it, but one whose goodwill is too untried to permit any laxity in filling his order. The seller knows that the customer, at this particular time, is exceptionally sensitive to the treatment accorded him. His personally dictated acknowledgment can give the customer individual attention; it can have a personal tone; and it can be a sales letter informing him about the quality of merchandise, the service, or the guarantee. The following letter, acknowledging an initial order, exemplifies good content, tone, and language:

Your decision to equip your new home with modern gas appliances has been wisely made, and naturally is pleasing to us.

You tell us Mrs. Wagner was impressed with the changes that have been made in gas ranges in recent years. There have, indeed, been many. Infra-red rays for broiling, deep well cooking, waterless cooking, automatic clock control of the oven, to name a few of these improvements, have all appealed to the modern housewife. With the development of automatic lighting, someone has said that, so far as gas ranges are concerned, a match should now be considered a museum piece.

Mrs. Wagner also enthuses about the gas refrigerator. This appliance has really added new romance to our industry. Our customers are intrigued by the fact that ice cubes are made from an application of heat. Continuous economical refrigeration, without moving parts and with operating apparatus that is permanently silent, does make gas refrigeration, as you have indicated, your natural choice.

The cleanliness, the comfort, and the convenience of gas heating have always been desired by any customer with a moderate income. The new rates remove gas heating from the luxury class. You can afford to heat with gas.

Your automatic gas water heater completes the picture. One of the greatest comforts of your new home will be an ample supply of hot water for all household uses, from baths to dishwashing. This hot water will be available at any hour of the day or night, in emergencies as well as when things are going smoothly. The daily cost is really nominal.

Your all-gas home will be a truly modern home and the envy of your less fortunate friends. We thank you for the order.<sup>4</sup>

*Acknowledging the Old Customer's Order* Personalized acknowledgments of orders from old customers do not put correspondents upon their mettle so much as do those of orders from new customers, but they are very important because the goodwill they build brings repeat orders. If the old customer's patronage is recognized by a letter of appreciation, or if his larger-than-usual order is given special acknowledgment, he will be pleased with himself and even more satisfied with the firm serving him. Such attention binds him to the company, and likely causes him to express to friends and

<sup>4</sup> Reprinted by permission of the Providence Gas Company, Providence, Rhode Island.

acquaintances his faith in the firm with which he deals. The letter, moreover, going to one already favorably disposed towards the firm and the merchandise, has unusually fertile ground in which to plant selling points for merchandise.

The following letter of appreciation of a firm to an old customer builds the kind of goodwill which results in a favorable reputation:

Thank you very much for the order you placed with Mr. Klein, October 17.

It was many years ago that we first said, "Thank you for your order" to most of our distributors, and the 1947 season marks a milestone, of which we are very proud ....proud, not only of what has been accomplished in the way of merchandising, but much more so of the genuine loyalty and respect that exists between our organization and the finest stores throughout the country. Such a close relationship could have resulted only from complete honesty of purpose.

Our organization should deserve to become even more important to your store in the future, because wherever your customers go or whatever they do, Goodall Blended-for-Performance fabrics are "in the picture" serving them well. Yes, your customers will be seeing and hearing more and more about Goodall fabrics, blended of natural and man-made fibers or yarns, to perform a specific service.

So, whether you ordered PALM BEACH, PALM SPRINGS, SUNFROST, SPRINGWEAVE, or all four for 1947, you have chosen wisely. These names BELONG in fine stores that are thinking about the future, as well as the present. Each line is Blended-for-Performance....Performance that can't be obtained from a fabric woven from a single yarn or fiber, and Performance that will keep satisfied customers coming back to your store year after year.

Thanks again for your order, and please know, too, that we hope to continue to be deserving of your confidence and loyalty.<sup>5</sup>

*Acknowledging Order—Shipment Delayed* When orders cannot be filled promptly, they should be acknowledged by a letter giving information as to what steps are being taken to expedite shipment. The explanation may give the approximate date on which shipment can be made. If the merchandise cannot be sent within a week or ten days, and if the order is prepaid, the customer is given the opportunity to say what disposition he wants made of his order.

<sup>5</sup> Reprinted by permission of the Goodall Company, Cincinnati, Ohio.

It is customary for many firms to place orders on a back-order file and to send an acknowledgment form, but a personally dictated letter shows more interest. The firm's experience with the customer and the condition of the market guide the correspondent as to what service the buyer will consider most satisfactory, and hence what to say. The two following letters show the practice of two firms:

1.

We didn't think a few months ago that we would be sending you a message of this nature about Lucenol-M. Right now, we know this isn't going to be pleasing news to you, but it is at least a good indication that Lucenol-M is the DETERGENT that everyone has been waiting for.

So, what we are asking is that you please wait just a little longer. You see, Lucenol-M is one of our first new postwar surprises. We announced this to the textile trade in July, 1946, at which time we had what we thought was a pretty good supply, but come September we found ourselves with orders far exceeding our production abilities; therefore, we had no alternative but to arrange greater production facilities.

I know that you are probably saying by this time, when is this going to get my Lucenol-M to me?

Our answer is that we think by March 1 your order will be in transit from our Everett plant and from that time forward we hope to be in a position to ship as soon as orders are received.

Your cooperation is excellent, and believe me, we are doing everything possible to show how we appreciate it. Thank you for your cooperation.<sup>6</sup>

2.

Thank you sincerely for your business. We hope that you will find this merchandise satisfactory. We unconditionally guarantee satisfaction and hope to keep you for many years a satisfied booster of our products.

We are unable to ship your complete order; and so as not to delay it all, we shipped what we could immediately.

<sup>6</sup> "We all agree that the letter was as good as a personal call or at least a telephone call," writes Mr. William E. Breagy, Merrimac Division, Monsanto Chemical Company, Boston. "It was 100 per cent effective in all ways. We are going to do it again whenever necessary. Incidentally, there were many compliments from the salesman."

You have already paid for this merchandise. In order to save you further postage charges or expense, THIS MERCHANDISE WILL GO FORWARD TO YOU WITH ALL CHARGES PAID BY US, JUST AS SOON AS IT IS READY.

May I assure you that we will delay you no longer than is absolutely necessary. I am personally keeping after this back order, and you will receive it, all charges prepaid.

Again, thank you for your business. I do hope that this will not inconvenience you. Please be assured this merchandise will be shipped to you as promptly as it is available.<sup>7</sup>

Invoices of wholesale firms contain a column in which the "back-order" articles can be listed. In this case, they contain a printed notation, such as:

Items shown in the next column are not in stock at present. Unless you instruct us to the contrary, shipment will be made upon receipt of new supplies.

*Acknowledging Incomplete Orders* Customers sometimes send orders which do not contain adequate information. The purpose of the acknowledgment, then, will be to get a reply from the customer which will enable the firm to give intelligent and satisfactory service. Costly delay must be avoided for both buyer and seller if goodwill is to be maintained. Telling the customer that he has made an obvious error or has forgotten facts essential to filling the order may cause offense. All requests for further information should be handled with courtesy as well as tact, and sometimes with delicacy. The writer may well begin his letter by showing that his motive in seeking further information is to fill the customer's order satisfactorily and as promptly as possible. Especially should he avoid such fault-finding words as "you neglected" and "you failed."

Notice how unpleasant is the impression created by the following paragraph:

We have received a letter from you dated July 8, in which you asked us to make shipment to a person whose name and address are not clearly written. Also, you neglected to tell us the state. We believe the town is Lawn Lake, but you did not mention the state. Will you kindly print the name and address of the person to whom the shipment is to be made?

<sup>7</sup> Reprinted by permission of the Minnesota Woolen Co., Duluth, Minnesota.



If a customer has not given all the detailed information needed in filling an order, the inquirer will help to ensure a clear, complete, and correct order by sending a catalog and an order blank and directing the customer to specific pages in the catalog. The enclosure of a return envelope postage-free makes immediate compliance with the request for information easier and hence more likely.

To save the customer inconvenience and to avoid delay in filling his order, a firm will sometimes make its own interpretations of an order that is not complete and clear in information. In so doing, it permits return of unsatisfactory merchandise and assumes expense for its return.

*Acknowledging Orders—Goods Not Handled or Not Available*  
An order often calls for products no longer manufactured or sold by a firm. In dealing with old customers who have gained confidence in the quality of its merchandise, a firm can make substitutions of merchandise of like value and price with some assurance of giving satisfaction. The letter, however, needs to explain why the substitution is made and to assure the buyer that he is under no obligation to accept the items submitted as substitutes. Often the item requested has been discontinued in favor of a better one, and the newer model is substituted to avoid delay in serving the customer. Or the brand which one carries is not available and will be unavailable indefinitely.

In serving a new customer, or one who buys infrequently, a firm will vary its practice according to the circumstances in the case. If the order card calls for a highly specialized product or one of considerable weight or value, the seller finds it better business practice to return the customer's money and to explain that he does not handle the article, and, if possible, to suggest a source of supply. If the product is not a specialty and is of small value and weight, he will reply and suggest a substitute, give its talking points, and ask the customer whether or not the substitute is acceptable. For example:

Thank you for your order for baseball uniforms. We are pleased to have this opportunity to be of service to you.

As you know, there is very little baseball flannel being manufactured in the United States today, and our stock of material for next season has yet to arrive. We have been promised quantities of material that are substantial as com-

pared with the past two or three years, but pitifully inadequate in regard to the demand for uniforms. Until such time as we actually receive the material, however, it will not be possible for us to give you a definite commitment regarding delivery of your uniforms. We are entering your order for these uniforms and will advise you of price and delivery before shipment is made.

At the present time, our stock of No. JAL gabardine jackets is also exhausted. We do, however, have jackets of the same style and color available, and we are enclosing an inventory of current stock, so that you may make a selection of jackets that will most nearly meet your needs. We have material promised also for further types and qualities of jackets; and, should these become available prior to the opening of the baseball season, we will inform you.

We can, of course, put any type of lettering on the baseball uniforms that you desire. Under separate cover, we are sending you a copy of our catalog No. 46B, and will you turn to the inside of the back cover for prices and description of the lettering we can furnish?

In view of our inability to aid you in procurement of basketball uniforms, we especially regret not being able to give you more definite information regarding baseball uniforms. I am certain, however, that you can see our position and know that we are anxious to serve you.

Frequently firms engaged in highly competitive businesses receive orders for products under the trade name owned by a rival company. Such an error on the part of the customer affords the dealer an excellent opportunity to build goodwill, but the order is also difficult to handle. There is no use to force one product upon a buyer when he asks for another, nor will the bare statement that the firm does not carry the desired item satisfy the customer.

The practice of some business houses is to mention the name and address of the firm which can supply the particular brand specified, but follow it with such tactful and enthusiastic explanations of the superiority of their own products that the customer will prefer the article about which he is reading to the one he originally ordered. More can be done by suggestion in such case than by argument.

*Refusing Orders* Orders must sometimes be refused. Perhaps a firm sells to only one client in a city; or it may have dealers in the local territory or sales outlets; or it would not be profitable because

of the size of the order and expense of shipping to fill the order; or the firm is too far behind in orders to accept another. In these cases, the refusal should be so written as to leave the way open for future business. Such an order has obviously come from a man favorably inclined toward the firm. A clear, concise statement of why the order cannot be filled and one the customer can understand and appreciate will command his respect. For example:

Although most of the better drug stores in all parts of the country handle our cards, we are very sorry to tell you that we have no retail outlet in your town. Nor can we sell you direct, because we sell only to retailers.

Perhaps you could do a favor to yourself, your favorite druggist, and us by mentioning to him that you are looking for a place to buy American Greetings. During the war our paper supply was so limited that we could not take care of new customers. Now we can. He may be one of the many who really want our line but do not know it is available.

If you are in Tucson at any time, you will find American Greeting cards at any of the Martin or Walgreen drug stores and at most of the better independent drug stores.

Meanwhile, please accept the enclosed card with our compliments. We hope you will be able to buy American Greetings conveniently in the near future.

Yours with "American Greetings"<sup>a</sup>

## Value of Knowledge of Techniques

Knowledge of the technique of orders and remittances is valuable to business and professional men and women and to busy homemakers in buying for themselves, their families, homes, and offices. It enlarges their opportunities for buying merchandise advertised in magazines, newspapers, and booklets, where they can get good values and prices. Busy persons like the convenience of learning about merchandise in their homes and offices and the saving of time and energy of buying by mail.

Equally important is mastery of the technique of acknowledgments. Only by the correspondent's knowledge and skill in capitalizing the opportunity afforded him by orders or inquiries can he

<sup>a</sup> Reprinted by permission of American Greeting Publishers, Inc., Cleveland, Ohio.

extend the sphere of service of his firm and enable it to profit. It has been said that good everyday letters in business are not simple and that they are not common. It is chiefly to greater knowledge and skill in writing these fundamental forms of letters, which constitute much of the huge annual volume of business mail, that we must look for improvement in business letters.

### Class Projects

1. a. List the essential elements of a well-written order.  
b. Describe carefully the various means of sending remittances and for what use each is best suited.  
c. What enclosures are in use which supplement the order letter and increase its efficiency? If your instructor directs, bring examples of these to class.
2. a. Casual handling of a sales opportunity and neglect of the "extra service" element are written across the face of this reply to a small town general store owner from a large furniture store in a near-by city. The inquiry was actually an order. Criticize this acknowledgment in accordance with the principles outlined under the heading "Goods Not Handled or Not Available."

Dear Sir:

We are in receipt of your letter inquiring about china dinner set and silverware, and wish to advise that these items are not in stock in this division.

Thanking you for the inquiry, and regretting that we are unable to quote you on same, we are

Very sincerely yours,

- b. Rewrite the letter supplying identification of the merchandise and telling customer how soon it will be available. Offer to back-order.

### Letter Problems

1. a. You are spending a month at your summer cottage. Write a letter to your favorite department store ordering the following articles: three articles of clothing, a book, a garden implement, and one set of golf clubs (or tennis racquet). In tabulating the material, set up the following heads: catalog number, quantity, description (including size and color), price, unit, and amount.

Since you are ordering from your summer cottage, you want these articles sent to a different address from the one on your charge account. You have the necessary information upon which to base your order either from newspaper advertisements or from circulars mailed to you by the store. Specify that you want this merchandise shipped by other means than parcel post, as the mail delivery is unsatisfactory.

- b. Ten days have passed and you have received no acknowledgment of the order. Since you sent the original order, a friend has lent you the book you ordered, and you want to remove that item from your order. Your vacation lasts only two more weeks.
2. You are one of the correspondents for a mail-order house, whose duty it is to handle the following situation:

Mrs. Paul Smythe of Oconomowoc, Missouri, has ordered one of your dresses for stout women, apparently in a great hurry. The catalog description of the garment reads as follows:

A two-piece ensemble. A silk print dress with long sleeved jacket. High neckline, and no shirring or pleats around the waistline.

Colors: blue, green, or gray print. Sizes 37, 39, 41, 43, 45, 47, 49-in. bust. Length about 55 in. Ship. wt. 2 lbs. 6 oz.

914C5044 ..... Price \$39.95

She has given her bust measurement as 43 in., but she has failed to mention color preference, and she has enclosed a check for the right amount but made payable to your leading competitor. Across the order blank she has written in large letters RUSH.

Acknowledge her order.

3. Since you are a wholesaler and handle quantity orders only, retail merchants who buy your paper products must order in lots of not fewer than twenty-five cases. On initial orders, small buyers sometimes call for fewer than the minimum number. You accept first orders from customers for fewer than twenty-five cases, but in your acceptance you explain your regulation to these new clients. Write such a letter to a retailer who has requested delivery of eight cases of paper towels to a general store. In addition to towels, you manufacture shelf-paper, writing tablets, memorandum books, blotters in ten different colors, paper cups and plates, and a new type of specially treated paper that can be used for washing dishes and windows. The twenty-five case minimum order may include a variety of products. Don't emphasize the "regulation" but show benefit to the customer in following your order plan.

5. a. Assume that you are manager of the McCorkle Radio Shop in Evanston, Illinois. You sell table model Clarion radios and maintain radio repair service. Since your shop is located directly across the street from Northwestern University campus, the bulk of your business comes from students.

You have just received this letter from Mr. Donald Johnson, 1910 Lasalle Street, Dubuque, Iowa.

Gentlemen:

In February, 1946, when I was at the University, I purchased from you a Clarion "Sentinel" model radio. I think it cost \$28.50. It had 4 tubes, a built-in antenna, and white plastic case. You probably know the one I mean.

When I left Evanston last June, I sold my radio because I was going to be on the road with Procter and Gamble. Now I shall be permanently located in Wisconsin Rapids, Wisconsin, and would like to have another radio just like the one you sold me.

I am not enclosing the money as I am not sure whether the prices have changed. So will you please send it c.o.d. Do you have this model in your shop or will you have to order it from the manufacturer?

Please order it for me if you do not have it in stock and ship it to the above address.

Yours truly,

*Donald Johnson*

When the postwar production got into full swing the "Sentinel"—actually a 1942 model—was discontinued in favor of an improved model known as the "Imperial." You no longer have any "Sentinels" in stock, and you cannot obtain them from the manufacturer. You do have several of the new "Imperials," however, for immediate delivery.

While the new "Imperial" corresponds to the "Sentinel" more closely than does any 1948 Clarion, it is a little larger and sells for \$33.95. The increase in price is partially accounted for by a number of improvements, including a larger speaker, a short-wave band, and push-button tuning.

Acknowledge Mr. Johnson's letter. Since your purpose is to sell the "Imperial" in spite of the increased cost, you may assume any features on this radio which would be obtainable on any model

selling for no more than \$35.00. The shipping cost to Wisconsin Rapids will be \$1.37. Write a letter that will bring Mr. Johnson's order for the "Imperial."

- b. Using the same general background of facts, write a letter assuming the "Sentinel" is unavailable and the "Imperial" as described above will not be ready for public sale until three months hence.
- c. Assume that the Clarion Radio Company has a rigid dealership policy and will not let you sell outside your territory, which includes Evanston and a half dozen other Chicago North Shore communities. Hence, Mr. Johnson will have to buy his radio within the Dubuque or Wisconsin Rapids area, unless he can come to Evanston and buy it "in person." In other words, you cannot handle mail orders.

## Chapter IX Sales Writing in Modern Roles

The Work of Modern Sales Letters

Fourteen Assets of Sales Letters

Four Main Functions of Sales Letters

To Sell Direct by Mail

To Introduce and Supplement  
Salesmen

To Create Inquiries and Requests  
for Sales Literature

To Attract Prospects and to En-  
courage Continued Patronage

Preliminary Steps in Writing Effective  
Sales Letters

Market Analysis

Product Analysis

Choice of Central Selling Point

The sales letter for most firms is a supplementary selling force. It supplements advertising. It supplements personal selling. It supplements good merchandise and service. Although there are a few firms that depend upon the sales letter alone, or upon a letter, folder, and order card—with order blank or return envelope—for the distribution of their products, the sales letter, as a rule, does not have to carry the entire selling load for a firm.

### The Work of Modern Sales Letters

As a supplementary selling force, its uses are many and varied. For example, the manufacturer, the jobber, and wholesaler may use it as an economical and effectual means of:

1. Establishing and maintaining contacts with dealers.
2. Educating and inspiring dealers and keeping up their morale.
3. Introducing salesmen.
4. Securing leads for salesmen.
5. Reaching dealers between salesmen's calls.
6. Reaching customers in out-of-the-way places.
7. Introducing new services, products, models, packages, or prices.
8. Cultivating goodwill.

The retailer may use the sales letter:

1. To draw people to his place of business, where attractively displayed merchandise and carefully trained salespeople can complete the sale.



2. To create goodwill toward his establishment so that his salesmen will receive a favorable reception when they call at the buyer's residence or office.
3. To revive inactive accounts.
4. To make friends for particular departments or salespeople.
5. To inform charge customers and selected groups of prospects of new openings, special sales, special shipments, and special services.
6. To place the services of the store on special occasions at the disposal of special groups of people.

The unique thing about sales letters is that, of all advertising and selling mediums, they are, next to personal selling, the most direct and the most personalized method. While most advertising goes to people as a market, letters go to people as individuals and are addressed to them by name at specific addresses. The letter is one's personal ambassador.

The sales letter does not take the place of other forms of advertising—in newspapers, in magazines, on billboards, on car cards, or on the radio. While these other forms have laid down a barrage, the sales letter shoots at a definite target, with a specific purpose to accomplish in each mailing. Thus it brings to fruition other forms of advertising.

The sales letter, to be most effective, has to be carefully integrated with other forms of advertising. It has to be a part of a balanced plan of selling. It cannot produce the results expected of it if it is used spasmodically; the pulling power of the letter is cumulative. To produce its best results, it has to be used persistently and intelligently.

### **Fourteen Assets of Sales Letters**

1. The sales letter is a highly versatile sales tool. It has been used successfully to sell a wide range of things at a wide range of prices: books, magazines, securities, sea foods, citrus fruits, candies, cigars, cigarettes, clothing, household furnishings, which vary in price from five dollars to several thousand dollars.

2. The cost of selling direct those products suited to mail order is usually less than that of selling them by personal salesmen. A good sales letter, unlike the salesman, can be multiplied by 100, 1,000, 10,000, or 100,000. It can be sent to many places at one time.

3. It can be sent into thinly-populated districts and far-off places

where the volume of trade would not pay a personal salesman's expenses.

4. The results from a sales letter can be accurately checked by means of the return card and order blank which bring orders or inquiries. On the basis of tests and of analyzed results, a merchant can determine what class of people is the most fertile soil for his sales solicitations and what kind of letter "pulls" best.

5. It can help to bring back the close personal relation that once existed between the owner of a store and his customers when he met them at the door and greeted them individually. It recreates this relation by being direct, human, and personal.

6. It is a flexible form of sales promotion. It can be used in small or in large quantities.

7. It is selective; if properly controlled, it will reach only the right people, the "prospects" instead of the "suspects." For example, a retail store that has customer control cards and hence knows in what price range a customer buys can send letters for luxury articles only to those customers who buy luxuries.

8. It can be produced in a variety of forms, permitting the use of design and color, and appropriate copy.

9. It can be precisely adapted to a special set of circumstances. It can be timed to reach a person at the right season of the year, at the right time of the month or of the week, or at the right hour of the day. Successful direct sellers to businessmen see that their letters reach their prospects and customers between Monday and Saturday, and preferably on Wednesday or Thursday, when work is lightest; and that they do not reach them just before holidays or near the first of the month. Letters do not have to waste time in the outer office or intrude themselves upon the attention of prospects when they are busiest. The very fact that a letter can be read at the reader's convenience often wins for it a favorable reaction, which would not be given an inopportune caller.

10. It can be sent to the home or the office, to one on vacation, or wherever it will get the best reception.

11. It has privacy; hence, its message may be of a more personal or intimate nature than that of other types of advertising.

12. It does not have the immediate competition of fiction, news, articles, and humorous stories, which advertising and sales messages in newspapers and magazines meet.

13. It prevents competitors from learning about its user's plans and special offers until it has reached those prospects, customers, and dealers for whom it is intended.

14. It is direct. It is signed by the writer; it is addressed to a specified person at a specific address; it is the writer's emissary.

### Four Main Functions of Sales Letters

The Direct Mail Advertising Association, Inc., lists forty-nine ways in which direct mail advertising is used. This number is impressive, but the forty-nine ways become more meaningful when they are classified according to chief uses.

1. *The sales letter may be used to sell direct by mail.* The whole transaction is completed by mail.
2. *The sales letter may be used to make contacts for and to supplement the work of salesmen.* It may pave the way for him or follow him up.
3. *The sales letter may be used to create inquiries or to induce prospects to send for any one of the numerous mailing pieces used in direct mail advertising and selling.* After a person has asked for one of these, the sales letter is again used to follow up the inquirer and induce him to buy. Its ultimate function becomes one of inducing him to buy direct by mail, through salesmen, or from a wholesale or retail outlet.
4. *The sales letter may be used to attract prospects to the store or sales-room.* Continued patronage by present customers, as well as solicitation of new ones, is the goal of this mailing.

### TO SELL DIRECT BY MAIL

Direct-by-mail selling may mean only an attempt to influence the prospect favorably; it may mean the department store type of mail-order business which sells through catalogs, booklets, or letter description of individual items; and it may mean the type of selling which aims to secure the prospect's order through the individual mailing consisting of a letter and return card, letter and self-addressed or postage-free return envelope, or letter, folder, and return card or envelope. The last two types of mailing are designed to sell to dealers or consumers, where the expense of going to market or sending a personal salesman to call makes either buying or selling expensive. The third type, usually known as "mail-order selling," which accomplishes the sale from beginning to end by mail alone, will be discussed in detail.

By definition a "mail-order selling proposition" consists of the details of proposal the seller makes to the people on his mailing list—all those to whom his letters are addressed. What is a good mail-order selling proposition? What are its characteristics?

A good mail-order proposition must be one that only the seller offers. It must be exclusive, a requirement that rules out probable success of staple items of food and clothing. The exclusiveness is often the special service that accompanies the product. Perrin & Thompson of Winter Haven, Florida, offer a box of luscious, tree-ripened citrus fruit, shipped direct from their groves, for which no money need be sent in advance. The Davis Fish Company of Gloucester, Massachusetts, makes mackerel and other seafood into something exclusive by guaranteeing uniformity and high quality. The Book-of-the-Month Club, Inc., New York City, asks you to agree to buy "at least four books-of-the-month a year from the club"; to pay for each book (whether a book-of-the-month or any other you may wish to order) as you get them; to accept a book-dividend for every two books-of-the-month you buy. The exclusiveness accrues from the recipient's paying an average amount of only \$1.75 for each book accepted from those selected by world-famous literary people or by oneself.

The special service may be a price advantage, deferred payments, free premium, free trial, unusual quality, consultation service, or any merit obtaining in direct-from-producer-to-consumer selling to ensure quality, economy, and convenience. The proposition must fit, like a glove, the wants, ambitions, and desires of the people to whom it is sent.

The prospect must risk nothing other than the possibility of re-wrapping and mailing products back, or of returning them by express or freight. The mailing list must be restricted to real prospects.

An analysis of the following letter example will make known (1) the exclusive feature and (2) the convenience feature. The tone of the letter inspires confidence although there is no written guarantee.

Nothing smells so sweet down here in the pine woods as a fire started with pitch-pine kindling which we get from stumps left after the forests have been cut over. And I know you would like to start fires in your fireplaces with this

sweet-smelling, quick-lighting kindling as we do. Three little sticks of this kindling will start a fire without paper, and you will enjoy having this pretty stuff piled up by your fireplace because of the faintly spicy freshness it gives the air in the room.

This particular kind of kindling can be got only from stumps of long-leaf yellow pine trees that were from seventy-five to a hundred and fifty years old when they were cut and had either been injured during growth or tapped for turpentine. It is only in the stumps of these trees that the resin has gathered until the wood is so full of it that the sticks of kindling from these old stumps are amber in color and look waxy. It's the resin in these sticks that makes them light from a match and last long while they burn with a bright, hot flame. And they smell so good while burning that you think you're right out in the pine woods.

I can send you a case of this kindling, enough to start 300 fires, at less than two cents a fire. There are about nine sticks tied in a bundle and 100 bundles in the case. I stand the freight delivered to your door. Pitch-pine kindling is hard to get; but there is a tract of out-over land down here, and it's got enough pitch kindling for a while. Once you have it and see how easy it is to build a fire with it and how clean and nice it is to have around, you'll wish I'd told you about it long ago.

My little kindling business isn't so big that I can send you a case on account; but I'll send the case to you C.O.D., or you can send a check with your letter. That's the way most folks do.

Yours truly,  
M. P. Woodward<sup>1</sup>  
Owner

Publishers are among the largest users of mail-order selling, depending upon the sales letter and folder to give description and evidence, and upon the order card to clinch the sale. The following sales letter of Harper & Brothers for Rudolf Flesch's *The Art of Plain Talk* is an example of an effective sales letter of this type. Notice the amount of psychological detail used in describing the book, the testimonial used as evidence, and the points used to "clinch" the sale: (1) *What to do*: "You may have *The Art of Plain*

<sup>1</sup> Reprinted by permission of Wolf Envelope Company, Cleveland, Ohio.

Talk for ten days' free examination. Return it within ten days if it is not a valuable asset. To keep it, send only \$2.50 plus a few cents (amount on the order card) to cover the cost of mailing." (2) *How to do it:* "Simply drop the enclosed post-paid order-card in the mail today." (3) *Overcoming resistance to action:* "Ten days' free examination." (4) *Supplying the impulse to act:* "Use it to check your writing and speaking style and see for yourself how well it will help you for years to come"—and "Don't wait—order *your* copy now while you have your order card handy."

Did you ever mail a letter...and then wonder how it sounded?

If you have--it's too late to do anything about it now. But the next time you can be sure of how it "sounds" -- you can check its readability--if you read ...

#### THE ART OF PLAIN TALK

This book, written by Dr. Rudolf Flesch, gives you a specific plan--his famous "yardstick formula"--for writing and speaking with new directness and force. It will help you toward greater success in your business and social life. THE ART OF PLAIN TALK shows you how to write letters, memos, articles, and speeches with greater clarity and conviction.

The book points out how long, vague, and complicated sentences can be reworded into personalized, easily understandable, "plain" English. Sometimes, merely the changing of one word will give a sentence that extra something which makes it "click." Mark Twain once said: "The difference between the right word and the almost right word is the difference between the lightning and the lightning bug."

Dr. Flesch discusses:

- the familiar word vs. the far-fetched
- the concrete word vs. the abstract
- the single word vs. the indirect or superfluous
- the short word vs. the long
- the Saxon word vs. the Romance word

THE ART OF PLAIN TALK has the "know how" needed to charge your speech and writing with more power and vigor...to help get your ideas across for attaining the best possible results. You owe it to yourself and your future to improve your speech and writing. This book will raise your "batting average" immensely with a revolutionary scientific approach never before used!

THE ART OF PLAIN TALK is full of informational tips and easy rules for giving your language in your business and in your everyday life that necessary forceful touch. Dr. Flesch points out when to avoid:

- . rhythm (maybe your reader won't catch on)
- . periodic sentences
- . rhetorical questions
- . metaphors without an explanation
- . contrasts without an explanation
- . irony (half the people won't get it)
- . a display of "book learning"

"After poring over the book almost in breathless absorption, I look around me in American life, I see everywhere people who could profit by going to school to Dr. Flesch ... I think THE ART OF PLAIN TALK a remarkably interesting and remarkably valuable book for almost any reasonably thoughtful person." - Dorothy Canfield Fisher. Book-of-the-Month Club News.

#### TEN DAYS' FREE EXAMINATION

Examine carefully this completely new and different book in your own home -- without obligation. Use it to check your writing and speaking style, and see for yourself how well it will help you for years to come. If you do not find it a valuable asset, return it within ten days. If you wish to keep it, send us only \$2.50, plus a few cents to cover the cost of mailing.

Simply drop the enclosed post-paid order-card in the mail today for your copy of THE ART OF PLAIN TALK. Don't wait --order your copy now while you have the order-card handy.<sup>a</sup>

#### TO INTRODUCE AND SUPPLEMENT SALESMEN

The sales letter may be used to make contact for salesmen and to supplement their work. It may pave the way for them or follow them up. The sales letter designed to get leads for the salesman to call on is an especially versatile medium. It has been used successfully by manufacturers and dealers to procure leads to sell heavy machinery to factories, mines, contractors; by insurance agencies; by producers of direct advertising; by firms that give tree care

<sup>a</sup> Reprinted by permission of Harper & Brothers, New York, New York.

service; and by mercantile agencies. The standard list used by the Publisher's Information Bureau for their national advertising records shows thirty classifications of users.

The sales letter functioning thus has the advantage of having no waste coverage. If the prospects for the product or service are clearly defined and the mailing list is accurate as to names and addresses, the sales letter will do missionary work preparatory to personal solicitation.

On these calls, the sales letter says what you want it to say and in the way you want it said. It can educate the inexperienced, or it can talk on equal terms with the informed and the experienced. It can point out the significance of new developments. "It can be brief as a bulletin or as thorough as a catalogue. It can leave one thought this week and another the week following. It can arouse or overcome preconceived ideas, open up new ways to stimulate desire—persuade to action," says A. M. Sullivan, Advertising Department, Dun & Bradstreet, Inc.

Case histories of the success of sales letters to get leads for salesmen indicate that they can do a good job for high-priced and highly specialized products or services. They can do the job more efficiently than publication advertising and far more economically. They can do the "missionary work"—the work of getting attention and interest as efficiently as, and more economically than, the personal salesman. They have one thing in common, however; all seek interviews for salesmen. The text of each letter makes clear the nature of the product or the service offered.

The first example is a letter enclosing an order card of the D. H. Ahrend Company, who do creative direct advertising.<sup>3</sup> The letter was awarded a gold medal by The Dartnell Corporation in 1947. The "greybeard" of the illustration has cotton whiskers glued to the face. The processed letter in black ink includes the name of its recipient in the first paragraph. The stationery is azure blue with flat finish.

The second letter (page 289) is one of Peterson, Howell & Heather, who sell a management service for salesmen's auto fleets.

This letter was a new firm's first bid for business. It brought 30 per cent returns, each of which had to be personally dictated by

<sup>3</sup> Reproduced by permission of the D. H. Ahrend Company, Inc., New York, New York.





*We're graybeards,  
but...*

... there are no cobwebs in our beards or ideas. Ahrend-planned and created direct advertising is just as modern and revolutionary as a four-motored airliner, and helps you reach your sales objective just as rapidly, directly and surely. The blush of youth is still on our cheeks, although we've been in business well over half a century, Miss \_\_\_\_\_

It isn't our beauty but our experience that makes us wise enough to appreciate the value of advertising that carries a personal message. We have seen it work year after year, and have received the commendation of accounts who reaped extra profits and saved headaches by turning their Direct Mail problems, from copy to mailing, over to Ahrend. Ahrend clients have received sixteen national awards within the last three years alone, in contests based largely on results.

Return the enclosed card, and we'll send one of our "graybeards" over to discuss YOUR mail campaign. He's the ambassador of ideas that will bring you the results you want, in sales or good-will; but don't be surprised if, in his youthful enthusiasm, he skips rope while he waits in your anteroom.

Cordially yours,

D. H. AHREND COMPANY

*Herbert G. Ahrend*

Herbert G. Ahrend  
President

UCOWA 16-2

**D. H. AHREND COMPANY**  
*Creative Direct Advertising*


328 N. 333 EAST 44TH STREET • NEW YORK 17 • TELEPHONE: MURRAY HILL 4-3411

Fig. 15. "Graybeard" Letter.

the prospect. It was sent first-class to twelve hundred corporation presidents and executives.

It was included with *Office Administration and Better Letters Bulletins*, a Dartnell Service, March, 1947.<sup>4</sup>

Order Card Accompanying "Graybeard Letter"



O.K. Mr. Ahrend ...

... have one of your "Graybeards" ship over to my office on \_\_\_\_\_

(DAY)                      (DATE)                      at \_\_\_\_\_ a.m.                      p.m.

Ask for \_\_\_\_\_

Firm Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_

Insurance agencies of all types use sales letters to find prospects for insurance salesmen. The following letter written and used by a World War II veteran while he was a student procured better than 10 per cent returns. Its human quality and its enthusiasm help to make it a decidedly successful letter.<sup>5</sup>

Hi Neighbor:

When my wife and I moved to this campus, we finally got away from our in-laws and from high-priced, small apartments, and we finally felt independent and settled. However, we found we still had a few problems. One of these problems was to figure how much financial security we needed. We had a little savings (darn little), and you know you can't save anything out of that \$90 per month. Therefore, we wondered how much insurance we could take out for hospitalization for my wife, our little girl, and myself.

<sup>4</sup> Reproduced by permission of Peterson, Howell & Heather, Baltimore, Maryland.

<sup>5</sup> Reproduced by permission. The return card, also written by the student, had this message printed on the back: "Just jot down your name and house number and I'll stop by—you name the time."

## PETERSON, HOWELL &amp; HEATHER

MANAGEMENT SERVICE FOR SALESMEN'S AUTO FLEETS

DUANE L. PETERSON  
HARLEY W. HOWELL  
RICHARD H. HEATHERO'SULLIVAN BUILDING  
BALTIMORE 2, MARYLAND  
MULBERRY 1750

Dear Sir:

There's an old refrain that ends with this unique advice to men with problems to solve:

"When you come to the end of your rope,  
Tie a knot in the end and hang on!"

As you know, most salesmen's cars have come to the end of their rope and are in the "hanging on" stage now. Many are worn out, and all are expensive to operate. What's more, new cars -- even these in the lowest price bracket -- are now costing salesmen between \$1400 and \$1500 equipped, insured, financed, licensed, and ready to drive.

In view of these conditions, it is understandable why most companies have had to increase their salesmen's mileage allowances. Many companies have increased their allowances as much as 25%, but they are still uncertain as to whether this is enough or too much, and they have no dependable way of finding out.

Under the impetus of high operating cost of old cars, and higher prices on the new ones, car expenses are pyramiding just like other items of traveling expenses. However, unlike most items, there is a way to REDUCE car expenses by as much as 20 to 50%.

These reductions are available to any company that is willing to apply new techniques to this problem. We have perfected these techniques and believe them to be applicable in your company. We would like very much to explain our plan and outline its advantages to you.

Would you please suggest a time when it will be convenient for you to see us?

Very truly yours

Harley W. Howell

PETERSON, HOWELL &amp; HEATHER

Fig. 16. Letter Introducing Salesman.

The problem was solved after we carefully checked all existing hospitalization plans. In fact, the plan on which we decided has proved so favorable that I would like to pass it on to you. In the first place, it is a contract to pay you, not the hospital, a certain stipulated amount of money

for illnesses or accidents that might happen to you and your family.

Here are some of the special features of this health protection:

1. You are provided both hospital and surgery expenses.
2. Hospital confinement is not required for surgery or emergency treatment for accidental injuries.
3. Injuries due to aviation are fully covered.
4. You can choose any doctor or hospital in any state you want.
5. You may receive health protection without a medical examination.
6. The number of illnesses or accidents which are covered have no limit at any time.

These benefits saved so much money for our family and other married couples that we know that I enthusiastically asked if I might represent this plan and pass it on as a help to other married couples at the University of Illinois. I was accepted by The Alliance Life Insurance Company, the company which offers my chosen plan, and I have represented them for the past year through their local agency, The Noel Insurance Agency of 411 Robeson Building, Champaign, Illinois.

During the past six months, I have personally given participants in this plan \$214.32 to pay their medical expenses. Furthermore, I am planning to pay maternity benefits to ten more couples this spring. Incidentally, my wife and I are one of the ten lucky couples. (We hope it is a boy this time.)

I am sure that you can use this financial help as much as I can or as much as any of the couples who have already received their money. Perhaps you have solved this problem for yourself. If that's the case, I know you feel as swell as I do with the security of such a plan. If you still have the problem of possible medical or maternity expenses or if you have any problems about financial protection, I should like very much to offer my assistance. Being a veteran and a student myself, I feel that I am in the same boat with you and that I might be able to show you some short cuts to financial security.

Please feel free to ask any questions on your security needs. If you would like some immediate information, just

call 5974 or return this enclosed self-addressed post card.  
I'll be glad to see you at your convenience.

Your friend,  
*Bob Barger*  
75D - Stadium Terrace  
Champaign, Illinois  
Telephone 5974

The sales letter can be brought into use after a salesman has called, or when he called but did not see his prospect. Used in either way, it can enclose some mailing piece appropriate to the facts in the particular case which have the function of further stimulating the prospect's interest in what the salesman offers:

Letter 1.

I appreciate the courtesy extended me today at your office. Would you accept the enclosed chart entitled "Five Comparative Periods, World War I - World War II" as my means of saying thank you?

Perhaps the next time I call, we may have the opportunity of discussing the business significance of some of the important information which it presents graphically.<sup>6</sup>

Letter 2. .

I regret that I was not able to see you today when I called.

Just as a reminder of my visit, I am sending you a study of "Commodity Prices in Three Important War Periods in U.S. Economy," which I believe has genuine significance for you.

If you would like to talk over the outstanding features of this chart, I'll drop in at any time you suggest. Just indicate the hour on the attached card.<sup>7</sup>

Letter 3.

You were out of town when I called today.

I took a chance and made a bad guess. The reason I called was to discuss the tremendous changes that are taking place in business today, and to present you with a new study, "Failures in Four Lines of Distribution," recently completed

<sup>6</sup> Reprinted from *Suggested Sales Letters Covering Various Phases of Agency Activities*, p. 29, by permission of Dun & Bradstreet, Inc.

<sup>7</sup> *Ibid.*, p. 30.

by our Marketing and Research Service. I believe this chart contains information of especial value to your business. If you would like to have a copy, I will gladly drop around at your convenience. Just indicate a convenient hour on the enclosed card.<sup>8</sup>

A salesman can supplement the sales letter campaign to secure leads and bring his work to fruition by writing personal letters to his prospects and buyers. If he knows their needs and interests intimately, he can take advantage of some new development in the news or in an allied business which affects a prospect, to write to him about it. Such a letter is likely to be more effective than the general letter going to all prospects. Or the salesman who knows the sales literature of his company can select and send a well-adapted booklet, folder, chart, or reprint. Such a letter as the following is suggestive:

The Marketing and Research Service of Dun & Bradstreet is prepared to supply management with current information upon which decisions relating to sales and distribution can be made with assurance.

"Is there a practical opportunity for increased volume for your business on new or existing products?" This problem leads to specific questions about the --

acceptance of the product....

size of the market....

location of the market....

most effective channels of distribution....

selection of the best prospects....

selection of qualified distributors....

We can provide the pertinent information needed to support the decisions that must be made. During the past two years, we have served clients on fact-finding assignments in 72 lines of industry and trade, each assignment being designed to find the answer to our client's specific problem.

We invite you to read the enclosed folder. It may suggest a plan of action or remind you that it is possible to fortify important decisions with current facts. If you will indicate on the attached card the items that are of interest to you, our representative will confer with you in a preliminary discussion of your specific problem -- without obligation, of course.<sup>9</sup>

<sup>8</sup> Reprinted from *Suggested Sales Letters Covering Various Phases of Agency Activities*, p. 17, by permission of Dun & Bradstreet, Inc.

<sup>9</sup> *Ibid.*

## TO CREATE INQUIRIES AND REQUESTS FOR SALES LITERATURE

The sales letter may be used to create inquiries and to induce prospects to send for booklets, folders, catalogs, price lists, or any one of the numerous mailing pieces employed in direct-by-mail advertising and selling. The fundamental principle in the success of this type of sales letter is that it tells something which its recipient may accomplish by returning the post card or blank filled out. If the letter completely satisfies the recipient's interest, he gains nothing by returning the business reply card or its equivalent. If the sender of the sales letter wants results, he must leave the mystery not quite solved; he must not "tell all." The following letter from UARCO, Incorporated, Chicago, Illinois, offering a free portfolio of business forms made up from their own library does not "tell all." It mentions "actual samples" of "methods which are now actually being used by thousands of others to save time and money." It assures the reader that he will find the folio "helpful and interesting." It conservatively says "more than likely, it will give ideas that will mean valuable savings to you." The vivid presentation of the idea that forgotten charges, lost sales, wasted time, are unseen thefts has much to do with the letter's being read.

Did you ever stop to think of this: that the costliest burglar alarm system in the world cannot prevent you from being robbed day after day...month after month...without your even knowing it! It is an actual fact that throughout business America, the cost of such unseen thefts mounts into an incredible sum every year!

For the thieves we mention jimmy no windows and leave no clues. They are neither thugs nor yeggs...they steal only a little at a time. Yet their frequent visits may be eating into the very heart of your profits. These seemingly unimportant but ever-present robbers are Forgotten Charges, Lost Sales and Charges Slips, Errors in Copying and Posting - and above all else, Wasted Time.

BUT...THEY CAN BE STOPPED!

I would like to send you, without cost or obligation, a helpful portfolio of ideas - showing how other business men in your own field have ended these petty raids on their profits. This portfolio is made up from our own library...one of the largest files of business forms in the country.

Through actual samples it will show you methods which are now actually being used by thousands of others to save time and money. I am sure you will find it both helpful and interesting -- and more than likely, it will give ideas that will mean valuable savings to you.

To receive this free portfolio, just initial this letter and return it in the enclosed envelope. No postage is necessary. And, of course, there's no obligation.<sup>10</sup>

Another letter, beginning "Men made iron and steel," is now a classic. "It is believed to be the most successful one of its type ever written, but I do not know who wrote it," says Robert Collier.

Men made iron and steel for many years, yet it remained to the latter half of the nineteenth century to revolutionize the industry and to give growth and multiplication to a "thousand millionaires."

Men "in steel," while this magic change was in progress, literally made fortunes "in a night." The history of steel has proved a romance in industry.

Now this history is about to be duplicated -- not in steel, but in another industry that stands in the same position that steel occupied half a century ago.

That industry is ripe for revolution -- and revolution is upon it -- it also will make a "thousand millionaires."

Today it represents one of the most promising openings for capital -- large or small -- it is possible to conceive.

The conditions governing it are extraordinary, unique -- its promise is spectacular -- it will not alone duplicate, but exceed the marvelous record of steel.

May we tell you more about it?

You can share with us the rewards just ahead.

We have prepared a brochure for limited distribution among men we believe will be interested in the facts; it is expensive and we do not wish to mail it to you without the assurance that at least it will be read. If you would like to read it, and will make request on enclosed postal, this brochure will be mailed to you entirely without expense or obligation.

May we send it?

<sup>10</sup> Reprinted by permission of UARCO, Incorporated, Chicago, Illinois.



When the sales letter has produced requests for further information about a product or service, it has served its purpose as a supplementary sales force. To repeat, its function is to arouse interest, to create desire, and to lead the reader to take further action. From this point, another mailing piece or a personal salesman takes over, as the case may be.

#### TO ATTRACT PROSPECTS AND TO ENCOURAGE CONTINUED PATRONAGE

The sales letter attracts prospects to your store or encourages continued and increased patronage of present customers. Its use grows out of a set of facts well known to any progressive retailer, including the fact that no retailer or wholesaler has a customer who is exclusively his own. His competitors offer merchandise or services of equal quality and at the same price. The area, then, in which he can hope to win out against competition is the area of outdoing his competitors in pleasing his customers. The more he knows about human nature, the more possibility there is of pleasing them; and one way to please them is to make them know that they are important to him. Since tests have shown that indifference is the main cause of the loss of customers, a dealer will plan regular and continuous solicitation by the most direct and personalized means, the sales letter. Many of these letters are aimed at regular use of charge accounts and are hence considered in Chapter xv on goodwill letters. But many are sent with the avowed purpose of boosting sales in one or more departments—to get a larger share of the three hundred dollars which the average family spends annually in department stores.

The store owner knows, also, that even if he does not lose customers because his competitors have wooed them successfully, he loses them because of removals to other towns and because of deaths. Someone has said that a store advertises to a parade passing by. As thousands daily pass out of the picture, it has to recruit other thousands who have reached the buying age.

Some highly satisfactory results of sales letters sent to charge customers have been chalked up by The Broadway-Los Angeles, The Broadway-Hollywood, and The Broadway-Pasadena retail department stores. The results are detailed in an introductory letter accompanying their entry in the 1946 Direct Mail Leaders Exhibit.

Their campaign was selected by the Direct Mail Advertising Association as one of the fifty best. The letter reads as follows:

Burroughs' Customer Control System permits us to tabulate definite results of our Direct Mail Letters.

1. The Broadway-Hollywood Girls' Department letter, November 26, 1945, sold 18 per cent of customers to whom it was sent.
2. The Broadway-Hollywood Toiletries letter of March 8, 1946, sold 14 per cent of its recipients on purchasing in that department for the first time.
3. The Broadway-Los Angeles Millinery letter, sent to the ready-to-wear customers who hadn't bought millinery in the past year, induced 11 per cent to come in and buy hats.
4. The Broadway-Hollywood Perfume letter chalked up a 12 per cent return in purchasing.
5. The Broadway-Los Angeles Curtain letter of April 11, 1946, went to 5000 of our "household" customers—sold 884 of that group within 60 days, or nearly a 20 per cent return.
6. The Broadway-Pasadena Mademoiselle Shoe letter almost emptied the shoe department with a 15 per cent return—making it necessary to cancel more of that same letter scheduled for mailing the following week.

These instances multiplied many times have convinced our buyers and department managers that our Direct Mail letters produce results.

Although the two letters reproduced here are not part of the campaign, the results of which are quoted above, they are similar in text and in illustration, and "pulled" exceptionally well.<sup>11</sup>

"The secret of their special pulling power," writes Mr. Eric Smith, vice-president of Burroughs, Los Angeles, "is the fact that they were mailed to a super-selected group of The Broadway's Charge Customers—super-selected because of the fact that their buying activity indicated whether they were or were not customers of the department promoted. This system of maintaining records, which is called 'Burroughs' Customer Control System,' has been in operation at The Broadway-Hollywood Department Store for the past fourteen years."

A unique sales letter was used to induce prospects to call and make an appointment for a demonstration of the Westinghouse Laundromat. It was included in outstanding letter selections of The Dartnell Corporation in March, 1947. The letter went to four lists of five hundred prospects each. The results from the letters which

<sup>11</sup> Reproduced by permission of Burroughs, Inc., Los Angeles, California.

## The BROADWAY

BROADWAY, FOURTH AND HILL

LOS ANGELES 13

MUTUAL 9311

February 23, 1946

Dear Mrs. Harris:

Because you are such a good customer of The Broadway's in many other departments, we want you to be among the first to know that "something new has been added" to our Women's Shoe department.

Yes, wonderful Mademoiselle Shoes by Carlisle! For years, many of our good customers have loved them and bought them at The Broadway-Hollywood.

We consider it a distinct triumph to be able to make these fine shoes available to you now at all three of our stores.

These nationally famous Mademoiselle Shoes are noted for their youthful lines and their smart, high styling. We have them in suedes, precious calfskins, patents, alligators and in all sorts of styles, from wedgies and flats to pumps and ankle straps. They're 9.95 to 18.35.

We are truly proud of these brand-new Mademoiselles. Won't you come in real soon to see them?

Cordially,



E. J. Shurtz  
General Manager

THE BROADWAY-  
LOS ANGELES



Fig. 17. Mademoiselle Shoe Letter.

## The BROADWAY

BROADWAY, FOURTH AND HILL  
LOS ANGELES 13  
MUTUAL 0211

February 19, 1946

Dear Mrs. Moore:

How many times have you bought size 4 for your four-year old, only to find that the garment was either too small or too large or completely out of proportion? We'll wager that's happened often enough to convince you that a child's age has nothing to do with his size!

Now, no more alterations; no more turning up hems, trouser cuffs; no more juggling too-short or too-long sleeves; moving straps or buttons to fit. No more of any of that trouble, thanks to a wonderful new line of clothes for boys and girls - 2 to 6.

It's called the W. H. W. And it means that you choose according to the child's own weight, height and waist measurements. Over 147,000 children were measured in order to get an authentic, average scale.

We've corduroy and oxford cloth suits, jackets, overalls, dresses; etc. Typical, the Little Brother Suit at 2.98; Little Sister dress at 3.98. All are sanforized, vat-dyed, Drax-finished which means soil-resistant. Do come in and see for yourself these revolutionary fashions for the youngsters.

Cordially,

*Leoti J. O'Rourke*

Leoti O'Rourke  
Buyer-Children's Wear

THE BROADWAY-  
LOS ANGELES


LO'R:bl

We carry Johnson's Drax by the Jar, so you can re-treat the clothes yourself.



Fig. 18. Children's Wear Letter.

went to a selected mailing list pulled 30.4 per cent; those to the homes in the immediate vicinity, 12 per cent; those to a customer list, 10.5 per cent; and those to the average home section, 3 per cent. A button was sewed with a black thread to the middle of the letter-head. The letter follows:<sup>12</sup>



3378 S. ROBINSON — 1800 CLASSEN  
OKLAHOMA CITY, OKLAHOMA

**BUTTON, BUTTON-- WHOS GOT THE BUTTON?**

CERTAINLY not the new Westinghouse LAUNDROMAT - The completely automatic washer.

The washer that.....

WASHES  
 RINSES  
 DAMP DRIES  
 SHUTS OFF  
 ALL AUTOMATIC

The washer that doesn't have to be bolted to the floor or installed.

The washer that has a sealed in steel transmission- GUARANTEED FIVE YEARS.

The washer that is completely safe- no mashed fingers- no electric shocks.

The washer that saves you SOAP, WORK, TIME, and best of all saves clothes.

CERTAINLY

some  
 one  
 else  
 must  
 have  
 the  
 button

Because the new LAUNDROMAT leaves all your buttons on your clothes.

And takes all the soap and dirt out.

Won't you call me today and make an appointment for a demonstration?

We'll  
be  
listening  
5-6620  
Al Robertson

<sup>12</sup> Reproduced by permission.

## Preliminary Steps in Writing Effective Sales Letters

### MARKET ANALYSIS

A fundamental principle of salesmanship is: "There is only one way to get people to do anything and that is to make them want to do it." An understanding of this principle gives you the right point of view in writing sales letters. If you are a merchant and start to write letters with the idea of selling a hundred or a thousand suits without thinking of what people need, desire, or prefer—the people to whom you address your letters—you invite failure. If you are an insurance salesman and write a letter to get inquiries without thinking of the needs and wants and desires of the people to whom you will send the letters, you have the wrong attitude when you start to write. Every writer of a successful letter has the right point of view at the start only if he has thought through what he has to do for the firm or person to whom he is writing. And he cannot think this through until he goes out and finds out about the buying habits of the people he hopes to sell, or someone else goes out and finds out the needs, wants, desires, and preferences of these people. Finding facts about the people the seller wants to reach is called "market analysis." In essence, it is a systematic, analytical study of the market for a given product (or service) in order to determine fundamental facts about that market of importance in the later distribution process.

The people about whom one wants facts are consumers or dealers (buyers who do not consume). The facts of population one wants to know are either economic, such as data on income groups and on distribution of income for housing, food, clothing, trading area; or psychological, such as information on the buying habits of the class of people in relation to one's product—hosiery for instance. Is utility, economy, or appearance uppermost in the minds of the particular class approached? Do they buy by mail, at the door, or at a store? Can these buying habits be changed?

To understand fully the class or classes of people to whom one sends sales messages and any surrounding conditions of occupation and environment, and hence to select the right buying motive for the sales-letter writer, the research division of the firm by which he is employed, or some firm that does consumer research, should do the fact-finding. Consumer research is done by advertis-

ing agencies, by newspapers, and by professional market research agencies.

Following is a list, suggested by Harrie A. Bell, of the type of questions to which the sales-letter writer needs specific answers. The answers will help him to visualize the type of person to whom he writes and to persuade him to feel, think, and act as he wants him to.

Are the people those with high income, average income, low income?

Do they live in villages, on farms, or in cities? Do they live in the North, South, East, West, Mideast, Midwest, West Coast, in mountain areas, on plains, near the oceans, lakes, rivers, in good residential sections, downtown, or near the tracks?

Are they farmers, ranchers, business executives, professional people? Are they doctors, lawyers, teachers, clergy? Are they engineers, civil, marine, chemical, mechanical, efficiency, or electrical?

Can they afford only necessities or can they buy luxuries?

Are they men, women, teen-age, children, infants? (In this connection it is well to remember that women do 95 per cent of buying that is done in a retail department store and 85 per cent of all buying.)

Are they educated, cultured, smart-set, sportsmen, jitterbugs? How intelligent are they? Are they influenced by reason or emotion?

Do they buy in the winter, summer, spring, or fall?

Is it near income-tax time? Is it near monthly bill-paying time?<sup>10</sup>

You also need to know *where* your prospects are as well as *who* and *what* they are. Otherwise, you cannot secure the right names and addresses for a mailing or distribution list. You are not using common sense if you write a sales letter to advertise or sell things of use for infants under one year of age unless you can secure correct names and addresses of likely users.

These questions will suggest others to which answers are needed for particular products or services. You have to search your own mind to find the important differential that affects your choice of approach, of what to say, and what buying motives to use.

<sup>10</sup> For a more comprehensive list refer to Harrie A. Bell, *Getting the Right Start in Direct Advertising* (New York: Graphic Books, Inc., 1946), pp. 23-5.

**PRODUCT ANALYSIS**

As important as knowing what is pertinent about the people to whom you plan to send your sales letters is knowing about the product. You need facts about *how* the product or service is to be used. Some of the facts about your product you need to know are:

1. What buying motive does it satisfy: love, gain, duty, pride, self-indulgence, or self-preservation, or any motive into which one or more of these can be broken down?
2. For what is it used?
3. How does it work?
4. Of what is it made?
5. How long will it last?
6. What is its cost of operation?
7. How many styles are there?
8. What are its colors?
9. How is it packed?
10. How is it installed?
11. What does it cost?

The list can be extended indefinitely.

When you know your prospect and your product, you will want to know what buyers think of your firm, what they think of your goods or service, and what the facts are about both the weak and the strong points of your competitors' offerings. An important question here is whether you have any price advantage. Also pertinent to the success of your sales letter is knowledge of how your product is sold:

Direct by mail?

In retail stores?

In 5- and 10-cent stores?

In drug stores, grocery stores, department stores, specialty shops?

By branch agencies?

By traveling salesmen?

By door-to-door salesmen?

For cash or on time payments?

It is important that the sales-letter writer be aware of the danger of being too far removed from the people to whom he hopes to sell an idea, a product, or a service. It is important that he realize that the customer is his real "boss" whether he writes as an owner or



as an employee of a firm. What the customer knows and thinks about his product is the key to his selling problem. He cannot, therefore, understand the buyer's point of view too well.

#### CHOICE OF CENTRAL SELLING POINT

After you have the information you need about *who* buy, *why* they buy, *when* they buy, *how* they buy, and *where* they are; and when you have the facts about what your product can do to satisfy *needs* or *desires*, *what* it is made of, *how* it works—you still have the problem of deciding what motive will persuade the type of people on your list to desire your product or service. If you consult lists of motives in books on marketing, advertising, and selling, you will find that no two lists agree. The motives which Robert Collier mentions in his *Letter Book* are love, duty, gain, pride, self-indulgence, and self-preservation.<sup>14</sup>

Twenty-four motives are listed by Harrie A. Bell:

Enjoyment, profit, pride, fad, style, economy, hobby, health, education, pleasure, love, greed, family, comfort, avarice, leisure, utility, reverence, romance, adventure, fear, foresight, cupidity, selfishness.<sup>15</sup>

Take a concrete example. You have a ready-prepared dough for pie and ready-prepared apples with which to make an apple pie. The "mix" saves time in making a pie; it produces good-tasting pie. If you are writing to business or professional women, you can count upon convenience as their buying motive. If you are selling to homemakers with low income, you can count on economy as their buying motive. You know the fact that the pie tastes good appeals to both classes of women.

Customers buy not products but satisfaction of wants and desires expressed in sales points, talking points, "sizzles." Differences between products in the minds of buyers are often idea-differences put there by advertising and selling copy—Durafilm washer, for instance, appeals to convenience and pride. Campbell soup builds easy meals for summer energy (the appeal is to convenience and self-preservation). The Dartnell Corporation's *Sales Bulletins* keep your salesmen from going stale on the job (the appeal is to the profit

<sup>14</sup> *The Robert Collier Letter Book* (New York: McGraw-Hill Book Company, 1931), p. 46.

<sup>15</sup> *Op. cit.*, p. 26.

motive). Phoenix Mutual Life Insurance Company provides retirement income for yourself (the appeal is to self-preservation and to security).

The sales-letter writer can usually find a number of buying motives for his product which he could make the basis of sales points, but he needs to give emphasis to one, and either eliminate the others for a particular class, or subordinate them to the main point. A certain type of chair will provide utility, beauty, and economy in a home, but the letter space permits of only one effective presentation, one clear-cut impression on the reader. The writer of effective sales letters concentrates his efforts on presenting one talking point persuasively and convincingly. That point is the "central selling point."

### Class Projects

1. Enumerate the uses of the sales letter as a "supplementary selling force." Try to imagine an actual situation which would give rise to a letter for each use you have listed.
2. Why is the sales letter the next best selling method compared to personal selling? Tell how the sales letter differs from advertising and is actually supplementary to the various forms of advertising.
3. After studying carefully the "fourteen assets of sales letters," answer the following questions:
  - a. What products can be sold by mail?
  - b. What is the price range of articles which can be sold by mail?
  - c. Why is the mailing of sales letters and their enclosures a means of providing a controlled experiment concerning results obtained?
  - d. How does the cost of direct-mail selling compare with the cost of personal salesmen?
  - e. How can the letter in part substitute for the loss of the direct relationship between buyer and seller?
  - f. Why is selling by mail more selective than any form of advertising with regard to prospects, timeliness, and sales message?
  - g. Why is a letter often received better than a personal caller?
  - h. Why does it have less competition than magazine, newspaper, or radio advertising for the prospect's attention?
4.
  - a. List the four main functions of sales letters. Bring to class at least one letter of each kind which you have received or have obtained from a business house.
  - b. Describe in detail four business situations which would call for letters in each of the four groups mentioned in *a*. Tell who would

receive the letters; how many would be mailed; and what results you would expect from each.

5. a. Write a paragraph defining in your own words the term "market research."
- b. What groups carry on this type of research?
- c. How does market research help the letter writer visualize the recipient and thus better adapt the message to him?
- d. Why is it necessary to know how the product is to be used and the attendant benefits of such use in relation to the "prospect group"? (Think back upon the human desires which make people want to buy your product; the "you" attitude is based upon these desires.)
- e. If it is true that the customer is the real "boss" in any business, how can you find out what the "boss" wants to buy?
- f. What is the "central selling point" and how is it chosen when you plan your sales letter?
6. Read through all of the letter problems that follow and decide which of the four main functions each is designed to accomplish.

### Letter Problems

1. Clip an advertisement from a newspaper or magazine for a product which can be sold by mail, and write a form sales letter for it. Select an article in the price range of \$5.00 to \$25, as direct-mail selling is based upon volume returns and repeat orders. You will be more successful in writing this letter if you select a product whose good points you know because you have owned and used it. Include with your letter, besides the clipping, the following information: type of people to whom you will mail this adapted form letter, number of letters in the mailing, source of mailing list, your central sales point, and other mailing pieces which will accompany this letter.
2. Write a letter from the circulation manager of the magazine you read most frequently attempting to sell new subscriptions.
3. The Old Farm Orchards, Inc., of Wenatchee, Washington, boxes and ships choice fruits all over the forty-eight states and Canada. They advertise in leading expensive magazines and have built up a clientele of people who like and can pay for fine foods. Write the letter which they will send to a mailing list of 3,200 customers who have bought one or more times in the past five years. The "Christmas Special" will be ready for mailing after November 28. It consists of 1½ dozen apples and ½ dozen pears wrapped in colored cellophane, separated by ribbon straw, and packed in a Samoan reed basket 4" x 15" x 20" which can be used as a picnic basket later.

It sells for \$7.75 plus postage. C.O.D. orders are accepted. You also have as a very special gift, at \$23.50, the "gift-of-the-month" plan which includes three boxes, one sent at Christmas, one between January 20-25, and the last about March 15. The third contains delicious Columbian Valley prune plums instead of pears.

4. You have volunteered to write for your county tuberculosis association a form letter persuading each family to buy Christmas seals. The letter is dated Thanksgiving Day, and this is your 38th annual campaign.

The money will be used (1) to pay for tuberculin tests and other checks which make possible the early discovery of tuberculosis, (2) to support the chest clinic where any county resident may have a chest and fluoroscopic examination by a tuberculosis specialist, (3) to provide protection to every home from tuberculosis. While there is tuberculosis in one home in the county, no home is safe.

The successful letter soliciting funds (1) provides a rational basis for an emotional desire, (2) makes the cause appear to have universal or wide support, (3) presents the case in its human terms, often in individual terms, to demonstrate its human significance or import.

Write the letter. The seals cost \$1.00 for a sheet of 100. Two sheets are enclosed with the letter. Ask the reader to return the sheets he does not wish to buy.

If you wish, you may substitute for the tuberculosis association any other organization which raises funds by mail, such as the University Alumni Association, college fraternities, the Red Cross, the Community Chest, etc.

5. Customer inquiries about products or services have a high sales potential. Occasionally, business firms overlook the sales opportunity by giving a routine answer instead of writing the sales letter which the inquiry invites. Here is a letter received by a student who had inquired about summer travel to Alaska:

Dear Madame:

We are in receipt of your inquiry of April 16 and we take pleasure in sending you herewith our illustrated booklet on "Alaska Lures the Summer Traveler." All cruises start from Seattle.

Thanking you for your interest, we are . . .

Rewrite the foregoing as a sales letter from the Aleutian Steamship and Navigation Company.

6. As a correspondent in the personal service department of a mail-order house, you will find it your pleasant duty to answer the following inquiry:

Joplin, Missouri  
R. R. 3, Box 13

Winston Mail Order House  
Chicago, Ill.

Gentlemen:

I want to buy a radio and saw two I like in your catalog. The prices of the two are the same only one is heavier, and I can't figure out how much it would cost to send them to me. Will you promise to send me the one I buy in good condition by freight or express? If I don't like the radio when I get it can I send it back and get all my money?

Yours truly,

George Blend

P.S. Your book gives K57MB for the heavy one and K573AR for the other one.

Quote express and freight charges for the two sets and guarantee delivery in good condition. If he is not satisfied with the radio he selects, you will refund his money. The trial period, however, must not exceed thirty days.

7. The Hilton-Martin Department Store of Dallas, through the "Boroughs' Customer Control System," is able to keep track of the buying activities of its charge customers. The credit manager has asked the sales manager to prepare a letter to be sent to all women who have never made purchases in the Household Furnishings Department (or at least within the last eight years since the system has been in operation), but who are regular purchasers in women's apparel and other departments. Assume that this letter will go out to 780 women one week prior to the opening of your annual autumn furniture sale.
8. After ten years of successful sales-letter writing with the O'Malley Letter Service of St. Louis, you have decided to go into business for yourself in Grand Rapids, Michigan. You prepare copy (sales, credit, and collection) and supervise compilation of mailing lists for sales campaigns. As proof that you can win new business with letters, cite the record of the campaigns you handled for O'Malley and include two or three sample letters that pulled (you have the statistics). Your service will be available on a commission basis. Write the letter you will send to the business heads of Grand Rapids

to announce the opening of your service. Your firm name is "Gary Advertising Service."

9. Your Home and Auto Supply Co. has just recently advertised in the local paper a sale of auto seat covers. A number of out-of-town people have seen your advertisement and have written to you asking for more details since they must order by mail and cannot come to the store to see the covers.

Your seat covers are good looking, smooth fitting, comfortable, and long wearing. They are made of heavier, richer-looking material than ordinary seat covers—close-woven, sturdy fabric that will stand use and abuse. These woven-fiber covers are adapted for year-round wear. They are cool in hot days, and they make it easy to slide in or out of the car with a wet or heavy coat. This fiber is water and dust repellent. A damp cloth cleans it.

The covers are carefully tailored to fit each make of car. This makes them easy to put on—and they stay in place. Seams are double-sewn and reinforced. These covers will increase the trade-in value of the car.

Offer to send these seat covers for ten days' free trial. No money needed. If the buyers don't like the covers and have sent money, it will be promptly refunded. Price: sedan, \$5.95; coupe, \$8.45. If the order is sent promptly and paid for in advance, you will send free an attractive and convenient, new six-inch Sun Visor mirror.

You are able to sell for these prices because you specialize in only this one cover and want to introduce it to motorists.

Prepare a form letter and order card to answer these inquiries.

10. The power company you work for is extending its lines to a rural area which has never had electricity. This enterprise will not be profitable unless almost every farmer subscribes to your service. One of your best salesmen will canvass the area, but first you write a letter introducing the salesman and paving the way for him so that his selling job will be easier. The advantages of electricity on a farm are many and obvious, but don't try to clinch the sale. Leave that to the salesman.
11. George Millan, formerly your best salesman, has quit your company to sell for one of your strongest competitors. Write a letter to dealers in Mr. Millan's old territory to introduce James Field, the man who will take Millan's place. Mr. Field knows the territory very well, is thoroughly familiar with your stock, and understands retailers' problems.

12. You are the sales manager of the Swiss-Miss Cheese Co., of New Glaris, Wisconsin. You are expanding your markets and have decided to send a salesman into the southern New England territory for the first time. His assignment is to call on all grocers and delicatessens whose names you have received from postal cards returned by mail-order customers. Prepare the letter you would send to follow up your salesman when he has forwarded their trial orders. The purpose of the trial order is to help the merchant introduce your products to his customers. These shipments to new dealers include seven of your popular brands: blue, Camembert, Roquefort with port wine, domestic Swiss, cheddar, hickory-smoked American (a sharp cheese), and cream-cheese spread.
13. The Kirkeland Hotel chain, with hotels in Boston, New York, Atlantic City, Miami Beach, New Orleans, and Dayton, Ohio, uses in sales promotional work a four-year calendar, which is probably the only one of its kind. It is sent to secretaries of trade associations whose activities are planned far ahead. It is a flat card suitable for placement under the glass of an executive's desk.

Since the Kirkeland hotels make a specialty of booking conventions, the calendar is a means of cultivating goodwill of secretaries toward the end of enlisting their aid in booking conventions.

One of the direct-mail pieces of the Kirkeland Company is a file-folder, containing simplified, condensed data on the various hotels, of value to secretaries of trade associations. It gives the essential facts of their convention service, including pictures.

Write a letter over the company's signature to such secretaries trying to induce them to ask for specific information as to dates, prices of rooms, service, etc. for conventions. Ask if they have had an opportunity to notice the improved and enlarged convention service, or what their own experiences have been with the hotels.

14. To get more business this year than you obtained last year from the college students in your city, you decide to advertise more extensively than you did before the coming of a new competitor. Your advertising plan includes a special offer on pictures for prospective graduates. With a letter announcing the offer to seniors, enclose a coupon worth \$1.50 toward the payment of three finished portraits, suitable for framing, and a glossy print for the college annual. The regular price of three 8 x 10 portraits is \$10.50. Seniors who order their pictures from your studio will be entitled to a reduced rate on application photos. After May 25, the coupon will not be accepted as partial payment.

## *Chapter X Creating Effective Sales Messages: I*

### **The Sales-Letter Formula**

Nature of Attention

Nature of Interest

Nature of Desire

Nature of Conviction

Nature of Action

### **Analysis of the Sales Letter**

Getting Attention

Examples of Beginnings

Types of Good Beginnings

Question

Command

Statement

Hypothesis

Inside-Address-Space Messages

### **Headlines**

Short Opening Paragraph

Teaser Line on Envelope

Split Openings

### **Arousing Interest**

Psychological Description

Physical Description

Subordinate Action Suggestion

The Way It's Written

Enthusiasm

Conservative Statement vs. Exaggeration

Vividness

Imagination

Dramatization

## **The Sales-Letter Formula**

Formulae for writing sales-letter copy or advertising copy are many, and the idea of writing by a formula is not new. The "AIDA" formula (attention, interest, desire, and action), which has a considerable following because it spells the name of a well-known opera and hence has memory value, was conceived almost half a century ago. The formula was a good idea and served its purpose then. Today, authorities on selling, with their greater knowledge of the stream of consciousness and what constitutes it, seek new names for its various phases as a person changes from a prospect to a buyer. They seek new names which describe phases more accurately and which differentiate them. They seek new names to emphasize their importance. One authority calls them "contact, desire, conviction, and action"; another, "interest, desire, enthusiasm, and action"; and a third, "focus, knowledge, desire, and action."

All are striving for the same end, to define what takes place in a man's mind from the moment he focuses his attention—gives voluntary attention—upon something offered for sale until he buys it. All



are trying to learn what causes the various stages. They think they will have less difficulty in producing them if they know them well enough to choose accurately names for them.

The author prefers the time-tested names—attention, interest, conviction, and action—because they indicate the qualitative changes that take place in the prospect's consciousness as he gradually or quickly becomes a buyer. If a fifth stage should be included in this formula, in the interests of accuracy it should be called the "desire-stage" or "enthusiasm-stage," which is more a question of degree than of kind. It grows out of interest and is emotion.

A sales correspondent who wants to build a sales technique that is efficient will do well to learn what attention, interest, conviction, and action are and how to create them in the mind of the reader. These stages of consciousness are important because they determine the contents of a sales letter and frequently the order of its presentation.

#### NATURE OF ATTENTION

Attention, interest, desire, and action name states of consciousness. The hours when a man is awake, he is constantly attending, voluntarily or involuntarily, one thing or another. The contents of his mind are not unlike flashes on a movie screen: he may be pre-occupied with the high cost of living, labor-management problems, income taxes, vacation, housing, and the weather. There is a continuous panorama of experiences. Some are sense impressions coming from his environment; others are reminiscences; and still others are activities. Involuntary attention means attending to something unconsciously; voluntary attention means attending to something consciously. The person giving voluntary attention focuses his mind. He experiences a state of awareness, of instability. He is waiting for something which seems to have significance. The sprinter who has responded to the signal, "Get set!" exemplifies attention as he waits for the "Go!"

Getting attention, then, consists of diverting a man from what he is thinking about to what one wishes him to think about. What a sales correspondent wants him to consider is, of course, what the product, the merchandise, the service, the idea will do for him if it is given the opportunity.

Getting attention is a preliminary necessity to arousing interest;

as one master salesman has phrased it: "Attention is the neck of the bottle of stimuli which the world must pass through before a single stimulus can reach an individual's interest."<sup>1</sup> Whether getting attention is called "making a contact with the reader," "waylaying the reader," "approaching the reader"—the vital thing is to say something that concerns what the reader wants.

#### NATURE OF INTEREST

Interest, like attention, denotes a state of consciousness. It is a perception that the thing offered is important to one's self, to one's welfare. A person says he is "interested" in something when he recognizes it as capable of satisfying one of his wants. The product or service may give him long life, health, wealth, power, reputation, sentiments, thrills, romance—all human wants, which are called "interests." Psychologists give motives various classifications. Those given by Mr. Edward Philip are:

1. Self-preservation—one's own health.
2. Property—wealth of all kinds.
3. Power—all types of importance and authority.
4. Reputation—the desire to have others think well of us, self-respect, pride.
5. Affections—love, family ties.
6. Sentiments—duty, liberty, patriotism, etc.
7. Tastes—both appetitive and aesthetic.<sup>2</sup>

Interest is the second step in the psychological process of the buyer. It means that the reader recognizes that the thing offered will probably satisfy one of his wants. A middle-aged woman looking at new spring hats recognizes that wearing one of those bright gay hats will make her feel ten years younger. Or a man trying desperately to be important sees a Cadillac car or membership in a service club as something which will make him feel important.

#### NATURE OF DESIRE

Desire is the heightened enthusiasm that accompanies the idea of possessing something, experiencing something, or using something. The sensation is vivid and attractive. In the sales demonstration of

<sup>1</sup> C. W. Mears, *Salesmanship for the New Era* (New York: Harper & Brothers, 1929), p. 130.

<sup>2</sup> *Ibid.*, p. 132.

a new car, the salesman is building desire when he asks a prospect to step into the car, to experience the roominess of the seats, the give of the springs, and the comfort of the upholstery. He is building desire when he asks him to take the wheel when he reaches an open road.

#### NATURE OF CONVICTION

Conviction is the stage of consciousness which comes after the buyer has passed the stage of unstable thinking. When conviction or belief in the central selling point arrives, he experiences physical relaxation, an "at-ease-ness," a satisfaction.

Before he arrives at this stage, and during the process of being convinced, he has impressions arising from observation or experience which run counter to those the salesman would like him to have. On the heels of the idea that whatever the salesman is offering will buy him health and happiness or that an investment will give him power and wealth, is the disturbing thought of lack of money, lack of time, or suspicion of the statements of the salesman. Consequently, before the buyer allows himself to be convinced, he requires facts, plausible statements, and testimonials, depending upon the nature of the product. The salesman will do well to remember that belief is a mental state and hence is related to *knowing* instead of *feeling*. At the same time, the salesman should not overlook the fact that people believe easily what they want to believe. He therefore seeks to win the prospect emotionally while he attempts to appeal to him rationally.

#### NATURE OF ACTION

Action is motion, doing something. It is the normal and logical consequence of what has gone before, an inevitable result. If feeling has become intense, and the buyer has the means, action is spontaneous. Once he reaches the conviction step, he practically commits himself to buy.

The buyer often manifests his readiness to make a decision by asking the price; or, if he has already learned the price, by inquiring what to do. Providing the price is right and the terms are right, action is contingent upon knowing what to do and how to do it, upon how easy it is to act, and upon the presence of an incentive to induce immediate action. Conviction or intense desire, being the

most evanescent of stages, cannot be sustained long. Action must be made easy at the time the buyer is ready to act.

### Analysis of the Sales Letter

Let us analyze a sales letter written with the object of securing orders by mail. We shall see whether or not the writer has selected what he says and the order in which he says it to gain the reader's attention, awaken his interest and desire, secure his belief, and compel him to act as he directs. The following sales letter enclosing a business reply card with air-mail postage guaranteed in the United States was addressed to a university teacher to secure a new subscription for *Time*, the weekly newsmagazine:

The news is Russia. And solid gold license plates.

(President Trujillo of the Dominican Republic has them on his car.)

The news is Prices. And "visible speech."

(It is helping the deaf to hear again.)

The news is The Bomb. And three-dimensional movies.

(The Society of Motion Picture Engineers says they are on their way, will soon be as "real as a honeymoon.")

Jimmie Durante's encyclopaedia-in-the-bathroom and the theft of the hairs from the beard of the Prophet -- Cleveland's new "Fertility Clinic" to aid childless couples and the Follies girl who was buried 18 years after her death --

Where but in TIME could you be sure you would not miss them?

And where but in TIME could you read about the parasite-serum that fights cancer -- follow the progress of the "Insomnia Girl" (her looks keep a fellow awake at night) -- learn about the plane that "moves like a match on a hot stove" -- and find the reason the Honolulu WCTU wants a liquor license?

\* \* \*

No one really can grasp the shape of our times unless he gets the story whole -- unless he sees the big and the little--unless he watches the plain people working, fighting, loving, laughing as well as the statesmen planning, the

scientists searching, the councils weaving the tapestries of the world's future.

Issue after issue TIME brings you the news of treaties and agreements and international meetings, of conferences and politics and economics -- told as straight and clear and true as experienced, knowledgeable journalists can make it.

But side by side with all this news TIME brings you the fascinating stories so easy to miss: titillating items about people -- astonishing new developments in science -- significant sidelights on business -- amusing incidents that never break into the headlines.

So now that so many great events are making history in so many far-flung places -- and so many little things are happening which it will give you real satisfaction to know about --

I hope you will try TIME for yourself!

And see why TIME's news of great and little events is being read each week by ten of the eleven members of the U.N. Security Council -- why TIME is the favorite magazine of doctors, bankers, architects, engineers, of the famous men listed in Who's Who and more than 1,500,000 alert, intelligent families like yours from coast to coast!

Try TIME at the Special Introductory Rate that brings you 40 weeks of TIME for only \$3.57 -- saves you \$4.43 under the \$8 these 40 copies of TIME would cost you on the newsstand!

This special saving is available for a limited time only. So please sign the enclosed postage-paid card and air-mail it right back to me today.<sup>3</sup>

Does it gain attention? The first three paragraphs you read involuntarily because what is said is more than interesting; it is stimulating. "News," moreover, is a magic word.

Does it arouse interest? Before you know it you are agreeing with the central selling point suggested by the question: "Where but in *Time* could you be sure you would not miss them?" Then follow four paragraphs describing the contents of *Time*.

Does it secure conviction? You read the statement: "*Time's* news of great and little events is being read every week by ten of the eleven members of the U. N. Security Council . . . *Time* is the *favorite* magazine of doctors, bankers, architects, engineers, of the

<sup>3</sup> Reprinted by permission of *Time*, Incorporated, New York, New York.

famous men listed in *Who's Who* and more than 1,500,000 alert, intelligent families like yours from coast to coast!"

Does it compel action? The clincher contains the usual four elements. You are told what to do: "Try *Time* at the special introductory rate that brings you 40 weeks of *Time* for only \$3.57."

You are told how to do it: "So please sign the enclosed postage-paid card and *air-mail* it right back to me today."

The mailing included this return card:

**40 CENTS**  
Circulation Bureau

Please send me **TIME** for the next 40 weeks  
and bill me for only **\$3.57 . . .**

(This special offer to new subscribers only saves you \$4.43 under the single copy price of \$8.00 under the \$5.00 (40 copies would cost you at the regular subscription rate.)

Sign: \_\_\_\_\_

THIS CERTIFICATE CARD MUST BE SIGNED BY YOU TO BE VALID 17-3242

THIS INTRODUCTORY CERTIFICATE ENTITLES YOU TO 40 ISSUES FOR \$3.57

The doing is made easy—all you need to do is to fill in the blanks of the return card. You send no money until you receive a bill.

The inducement is supplied: you save \$4.43 under the \$8.00 which 40 copies of *Time* would cost you on the newsstand. But the special saving is available for a limited time only.

The analysis of the content of the letter suggests that each main thought is carefully selected for its value in producing a specific stage in the buyer's mind.

By the same formula a sales correspondent may select the four basic elements of any good sales letter and apply them:

1. Say something that directs your reader's thought toward what you wish to introduce; or say something that starts the reader to think.
2. Assert what the product or service will do for your reader in terms of profit, comfort, pride, etc.
3. Give evidence, as far as one anticipates sales resistance, that the assertion, the central selling point, is true.

4. a. Tell the reader what you want him to do.  
b. Give him specific and detailed instructions on how to do what you suggest.  
c. Overcome resistance to his taking action.  
d. Give him an incentive to act while his desire is keen.

These basic elements of selling will be considered more fully in the remainder of this and in the following chapter.

## Getting Attention

### EXAMPLES OF BEGINNINGS

Before a sales letter can induce a person to order a fruit cake or flowers by mail, to come to a store to see the new Easter bonnets, or to welcome the insurance agent if he enters your office, it has to be read. And whether it is read through or tossed into the wastebasket at the end of the first sentence depends upon what you say in that first sentence. You know that people cannot resist opening an envelope that does not have the earmarks of a collection letter or an overstuffed envelope. But if you listen to what the reader is thinking at the end of the first sentence and hear him think—"No—what a foolish question! Ho hum!"—you know that you have wasted your time writing to him.

You may be sure that your letter will reach the wastebasket if you commit the following errors in your opening:

1. Talk about your product or your company.
  - a. Mister, I have an adding machine here. Here is the magic key. Over here is the plunger.
  - b. Our company has now been in business at this same corner for half a century. We have grown with the town.
2. Begin with the negative opening.
  - a. If you are a pipe smoker, I know how skeptical you must be about new pipe inventions.
  - b. Don't buy baby chicks in 19—. Don't buy baby chicks this year if you believe everything is going to pieces. Don't buy if you think everybody will have more food than they can eat. Don't buy if you have all the nice new things you want and need for your farm.
3. Begin with the irrelevant opening.

When we want new subscribers we buy or rent lists of likely prospects and write letters to them. Some lists are cheap; others are very expensive because of the type of prospect.

4. Begin with trite axioms or questions.
  - a. Neither time nor tide waits for any man.
  - b. Could you use a few extra dollars?
5. Begin with the sensational opening.

Thieves, pickpockets, robbers! Every day they make headlines in the papers. The real thief is right in your house. Beware!
6. Begin with the timorous opening.

We greatly wish to interest you in our fine line of women's ready-to-wear and to advise you that in your city our line is handled by Smith, Jones and Company.
7. Begin with weak generalities.

The cost of living is advancing so much that you will need to outwit it.
8. Begin with vague statements.

You can change over to a gas furnace with little damage to your pocket-book.
9. Begin with mere curiosity headlines.

How good is good?

Now that you recognize the vulnerable types of sales-letter openings, you can begin seeking and cataloging the time-tested types which are characterized by appropriateness to the people on the mailing list, by definiteness of fact and by vividness in phrasing—the type that makes the reader say: "I shall see what this person or this firm says he will do for me."

First and foremost put self-interest into the first sentence. Make it suggest to the reader that here is something that he wants. You will find good ideas for beginning sentences on the cover page of *The Reader's Digest*, in the advertisements in newspapers and periodicals, in the advertisements delivered to your door. You will hear them on the radio. Look for those that are interesting, that are true, that appeal to your common sense. The good ideas for beginnings are legion. Here are a few formulae for beginning sentences that get attention:

1. News of new products or of new uses for old products makes good beginnings.
  - a. Now—After Nearly Four Years—You are Invited to Buy *The Journal*.  
Yes, you may now buy *The Journal*. Also, nylons, butter, meat, home laundries. Signs that happier times are with us.



- b. You can make Ivory Soap lather for shaving by adding a drop of glycerine.
2. A colorful "if" beginning transports the reader into the realm of vivid imagining.
  - a. If you're in that "Off with the old, on with the new" mood, now that fall is here, we're sure you'll be interested in turning your bathroom into a beautiful new place with Textron's glamorous shower and bathroom curtains.
  - b. Dear Friend of LOOK: *If you could* trade places with the Man in the Moon . . . you might well become the best informed person who ever lived. For then you could look down—as he does—at this whirling earth to view the kaleidoscopic pattern of events in the proper perspective.
3. Significant statements made by long established and highly respected firms are good in attention value.

Good times or bad, we need customers. One out of every seven ledger sheets must be replaced annually because changes go on regardless of any backlog of orders or shortages of material.
4. A striking parallel carries the reader into the central selling point.

You have observed how science used precision instruments to measure, weigh, and check the results of experience. And there can be and is scientific approach to the wide variety of fact-finding that belongs to marketing even though marketing may not be an "exact" science. This work calls for precision tools in the hands of skilled men who know their jobs, even though each assignment differs from the next.
5. Current events in the opening accomplish with the reader what good timing and coordination accomplish for you when you board a moving train or streetcar. In the first case, you experience no jar; in the second case, you "shift the reader's mental gears" painlessly for both you and him.
  - a. This time, like all times, is a very good one—if we but know what to do with it. (Emerson said it and he must have had in mind just such a year as 1947.)
  - b. Coal Mines are Catching Up a Little! But there is still good reason not to relax your fine cooperation in ordering well in advance of the time you will need your next delivery. It will be a little while yet before the coal supply can be called normal.
6. Names of prospects appearing in the first sentence give the letter a personal touch and the reader a good impression.

Today needn't be blue [with the word "blue" typed against a blue background] Monday where your paper purchasing is concerned, Mr. Blank.

7. A brief story or anecdote is thought by many to be the most effective beginning for a sales letter. To use it successfully one must make reading of the rest of the letter enjoyable.

You will enjoy knowing GEORGE—GEORGE, whose hip-joints needed oil, expert with the scythe, sturdy advocate of beer.

[Picture of George drinking beer from a mug.]

George was self-elected once for a delicate mission. Every year on the Sunday before the annual village feast, the Minister always preached what George called "a red fire-hot teetotal sermon," denouncing beer right hand and left. George and his fellows felt it unfair that the Poor Man's Drink would be so condemned, without a word against tippie they could not afford. So with his native tact and courtesy he approached the Minister.

"I want to be so bold to ask of you a favor, sir," said George.

"Certainly, George. If it's anything in my power, I shall be only too glad to do it."

"As I expected you to say, sir," replied George. Then he paused, to give weight and emphasis to what was to follow.

"You know, sir, as how next week is the feast; and I expect, as you have always done before, that next Sunday evening you'll preach a teetotal sermon."

The Minister waited. George was treading on delicate ground, but his genial manner carried him over where many a one would have floundered.

"Very likely," said the Minister at length. "In fact I've made some notes already."

George gave his head a slight shake. "Not that I would go so far as to ask you not to preach it; not that at all, sir; I would like you to understand that."

"Certainly, George, certainly."

"What I wants to ask you, sir, is a favor to us workng men: that this time you take for your text, Whisky, Rum, and Brandy. I am not going to tell you how to deal with them, for that you understand far better than I can tell you. We shall be well satisfied whichever way you place them. You can make Whisky, or Rum, or Brandy your first head, and bring the other two in just as you think best. It matters not to us, so long that you stick to them three and leave beer alone for once. For, you know, sir" (impressively) "the beer is the poor man's drink, and only them as can afford it has the Whisky, and the Rum, and the Brandy."<sup>4</sup>

8. A matter-of-fact assertion to which the reader nods approval causes him to read on.

April is no time to take chances with your precious furs or fur-trimmed coat. April is moth time. That's why we suggest you let us help you protect it, give it the best possible care so it will give you years of pleasure.

<sup>4</sup> Reprinted by permission of The Macmillan Company, New York, New York.

9. The central selling point or "big idea" makes a good beginning if it is in harmony with one of the obsessive emotions which occupy our thoughts most of the time.
  - a. You say it better with flowers. It doesn't matter what the occasion may be—a birthday, an anniversary, a reunion, a holiday, or just a reminder of your thoughtfulness and affection. "Glads" can express your sentiment in such a pleasing, individual way.
  - b. As the Chinese made charm bracelets to denote love and friendship, we have made up bracelets of a western theme to represent the Old West. They are new, exciting, and different . . . from the perfect sterling silver replicas of a covered wagon, or an Indian tomahawk to the genuine turquoise stone that adorns each charm.
10. Mentioning a gift or making an offering in the opening paragraph of the letter printed on the envelope has proved to be effective.
  - a. Inside you'll find a valuable coupon entitling you to a Surprise Gift—a gift that's really yours, and one that will open up a veritable treasure chest for you. I want you to have this absolutely free [continued inside].
  - b. Will You Accept a \$15.00  
Funk & Wagnall's Dictionary  
As An Outright Gift?  
A fortunate arrangement with the publisher of the two-volume *Practical Standard Dictionary*, pictured and described on the enclosed circular, permits us to make you this *extraordinary gift offer* for a limited time only. It is suggested that you carefully examine the enclosed circular before reading the remainder of this letter.
11. A pat quotation, slogan, maxim, or epigram is good, but should not be overworked.  
Man is the only creature able to *talk* himself into difficulties that would otherwise not exist.
12. A miniature testimonial attracts attention and is often the central selling point.  
"It's easy to be  
well read with Omnibook"  
say thousands of popular, successful men and women.  
  
Examine a copy—Free! Enjoy best sellers in the long abridgements in Omnibook, the book-magazine.
13. Human interest phrases and well-known names combine to make the right approach.  
Andrew Carnegie once said: "Investment in sound real estate is one of the best ways to become wealthy."

14. The statement of readily believed facts and exact figures challenges one to listen.

A change in rating is an event of importance to the buyer of merchandise and to his supplier. During the past twelve months, there were 502,411 changes in rating among more than 2,000,000 names in the reference book.

15. The informal approach is liked by people who take time to live.

Alone in the office; doing a bit of night work. Outside the wind is howling, and I'm wondering if all the windows have been closed tightly in the laying houses. Got to look before I go to bed. Don't want a drop in egg production, now that the Chick season is so near. 19— is going to be a Profitable Poultry year, too. Have been thinking about next spring's Baby Chicks, wondering when you and our many other customers are going to want delivery. We have to make our plans well ahead so we can ship your chicks just when you want them. Got to thinking of the different reasons why people buy Baby Chicks. Of course, some folks make their entire living from their Poultry, but I believe most of us raise chicks because we expect them to help us get something we want, something we don't seem able to get any other way.<sup>5</sup>

16. A beginning which outlines the recipient's problems and promises a solution is an almost certain means of getting attention.

Here's a fine easy way to slide out from under the Christmas problem! Yep, to lick the whole jolly pain-in-the-neck—just by licking a stamp.

*You've got priority on our Smokehouse!* We'll reserve—now—the Smoked Birds you want sent as gifts, plus those you'd like Santa Claus to slip under your own Christmas tree.

#### TYPES OF GOOD BEGINNINGS

An appropriate idea can be given greater power by its form of presentation. Forms of beginnings in frequent use to achieve attention-getting power are: (1) question, (2) command, (3) statement, (4) hypothesis, (5) inside-address-space messages, (6) headlines, (7) short opening paragraphs, (8) short teaser lines, and (9) split openings. The type chosen is dictated by such considerations as its appropriateness to the recipient, its power to lead him to continue reading the letter, and its relation to the central selling point.

*Question* Questions should be few in number, pertinent, im-

<sup>5</sup> Reprinted by permission of Mapleside Poultry Farm and Hatchery, Lincoln, Illinois.

portant, and confined to those which will induce the reader to answer as their writer wishes.

Are you looking for something?

Ever since the weary world started to wag, men have been searching for *something*. Ponce de Leon spent forty years looking for the fountain of youth. Then didn't find it. Today, a woman goes to the beauty parlor and finds the fountain of youth in forty minutes.

It all depends on knowing where to find what you're searching for.

*Command* The success of the command type in gaining favorable attention rests on the fact that great numbers of people do not like the responsibility of making their own decisions and are accustomed to doing what they are told. This kind of opening sentence carries a tone of authority which capitalizes the confidence that young people have in older people; the less experienced, in the more experienced; and unsuccessful people, in successful people. It has the added advantage of getting concentrated attention.

The time to act is now close at hand. We are witnessing the final phase of a realistic reshuffling of investment values necessary to the establishing of a healthy base for the upward swing inherent in the inevitable period of expansion that lies ahead.

*Statement* The statement type of beginning of a sales letter is used more frequently than the question type. It may take the form of a matter-of-fact, highly responsible, and agreeable statement to which the reader will so readily agree that his habit of agreeing is carried over to the second statement—what the product will do for him. It may be a widely accepted adage such as: "A stitch in time saves nine," or: "A penny saved is a penny earned." But whatever it is, it should never be pointless or inappropriate. The following statement beginning is pertinent to the product.

You are interested in strikes, their causes and cures. You are interested in the rising cost of living, inflation, and you want to know what is responsible.

The newspaper *PM* tells the daily story behind these from the wage-earner's and consumer's point of view in the five daily issues, Monday through Friday (5 cents) and the week-end Sunday edition (10 cents).

**Hypothesis** When an attempt is deliberately made to induce thought by logical processes rather than persuasion, the first step is to induce the reader to agree to a standard of comparison. The second is to show the reader that the goods or services judged by this standard of comparison excel.

Conditions are proposed in "if" or "suppose" clauses for the same reason that impersonal standards of comparison are used. People accept a supposition without prejudice. The "suppose" clause has the merit of presenting the case vividly.

Suppose you were designing a business English text for use in your classes—

Would you stress the practical value of a knowledge of English? A solid foundation in the principles of English and business English is a vital part of conducting business affairs and of solving business problems. How many students fully realize that their skill in the language of business will have a great deal to do with getting jobs and making good at them?

Would you devote much space to the psychology of letter writing? Would you approach letter writing with the attitude that knowing people and knowing how to make them respond means writing more effective letters?

**Inside-Address-Space Messages** The inside-address-space messages used in form letters occupy the space ordinarily used for the inside address usual in personal letters.

1. Were You Ready—

Like Babson Clients

For the Market "Break"?

2. Your Christmas Cards can be the Envy of All Your Friends. This year your holiday greetings can be completely your own.

**Headlines** Headline beginnings are an adaptation of the headlines used in advertisements. They answer such questions as Who? Where? What? Why? When? How? Which? Or, they begin with such words and phrases as "Announcing," "Speaking," "Here," "Free," "Wanted," "To men," "To women," "To dealers," "Advice."

1. NOW—After Nearly Forty Years

You are Invited to Buy the *Journal*.

2. To men who want to quit work some day.

3. *Advice to young men starting out in business.*
4. *How to Guide Children and Young People in Recreational Activities.*
5. *To the Star Gazers of America.*
6. *For Men Only.*

**Short Opening Paragraph** The beginning paragraph is short in order to make the letter look easy to read and hence invite a reading. It usually consists of one, two, or three sentences. A long paragraph looks forbidding and hence discourages reading.

Here is something from deep in the heart of Texas which I believe you'll enjoy showing to your friends. It's a Cactus Window Box—a smart miniature cactus garden.

**Teaser Line on Envelope** The teaser line on the envelope is the beginning of many a sales letter. It seeks to impress upon the letter's addressee that the material inside the envelope is worthy of his attention, that it offers something of value to him. It sorts the mailing list in that it cannot but fail to select the real prospects to open the envelope and scan its contents.

Inside you'll find a valuable coupon entitling you to a Surprise Gift—a gift that's really yours, and one that will open up a veritable treasure chest for you. I want you to have this absolutely free because . . . (continued inside).

**Split Openings** Split openings consist in the first sentence being divided into two or three parts to make as many short paragraphs. The purpose of this type of beginning is to lead the reader by short, successive steps into the heart of the letter. It is an effective appeal to curiosity.

I'm sorry—

That I can't send you any more than the cover of this week's issue of TIME—that it was necessary to cut off your expired subscription just when the news is most exciting.

## Arousing Interest

If the first sentence or sentences of the sales letter have been successful in diverting the reader from what he was thinking about just before he began to read the letter and have left him concentrating on what is coming next, the problem of arousing his interest should be simple. And it is simple if the writer of the letter has

absolute knowledge that the recipient needs the thing about which he is writing and can benefit greatly by purchasing it; and if the writer is quite certain that he has the best product to fill the recipient's needs. At this point, the salesman's success depends upon his ability as a writer to tell his reader in as few words and as vividly as possible what great benefit the buyer will receive from possession or use of the product.

The sales paragraphs through which the writer seeks to arouse interest and desire are aimed at both the reader's intellectual powers and his emotions. They consist in psychological or emotional description and in physical description and explanation.

#### PSYCHOLOGICAL DESCRIPTION

Psychological or emotional description takes account of the fact that people do not buy things but buy what things do to them or for them. Mrs. America does not want a steam pressure cooker; she wants more time with her friends, her children, and her husband. She wants the money she saves, from using less gas, for a Saturday night party. Mr. America does not want a motor car; he wants to reach the office or factory without spending precious minutes waiting on street corners for rides on crowded busses. A reader perks up the moment he perceives that a writer can help him in his work, relieve him of the boredom of routine, or bolster up his self-esteem. The writing, then, that portrays an article in terms of pleasure, satisfaction, and usefulness is called psychological description. Some examples are in order:

1. After four years of restrictions and shortages, I think that this is the year all of us should increase our pleasures rather than reduce them. Most folks believe that eating good food is one of life's greatest pleasures; so I am going to suggest that all of us determine to get more real enjoyment out of our food during the year 19--.

For years, Rose Mill has searched the country and has selected a group of outstanding food specialties which have proved to be popular with our thousands of regular customers and which we now offer to you.

If you have never tasted any of our delicacies, I recommend that you try our three most popular items.



2. Take the case of the American business man. He is just the American boy grown older. The boy who carved his initials on the barn door, the oak tree, the school-house desk. Today, because he has become successful, he puts his monogram on the car, his Gladstone bag, his golf sticks, his garden wall, his home -- a city block. "His name is his epitaph."

So when you present him with something distinctive, something fine, something of merit -- with his name imprinted on it -- he keeps it. Why an AUTOPOINT Pencil? Because it is the ONE TOOL necessary to every business man. AUTOPOINTS are THE PENCILS OF BIG BUSINESS, the pencils of a gentleman. They have "looks," craftsmanship, design. They are something worth owning.

3. There's no need to get into the crush and rush of Christmas shopping this year (and this year the rush will be really something!) There's a pleasant way to shop ... by your own hearthstone ... and all you need is a pen!

Every year more and more people realize that magazine subscriptions make perfect gifts.

#### PHYSICAL DESCRIPTION

Physical description takes account of what people perceive with their five senses. It gives detail of size, shape, color, length, breadth, texture, taste, sound, odor, and the like. To know the physical details about what one is selling, a writer has to learn how to use his senses. At least four sense appeals are used in the description of the following brand of tomato juice:

Perfect red-ripe tomatoes selected from the world's finest crop -- pressed and packed the day they are picked -- give Heinz Tomato Juice that matchless, natural fresh flavor. It's unadulterated - just the pure, tender pulp and sun-mellowed juice with only a pinch of salt added. You get all the food value of the ruddy, fully ripened Heinz tomato at the height of its scarlet goodness -- all of its essential health-giving vitamins -- even its delicate aroma.

Freshness, tang, zest -- these are the things that make Heinz Tomato Juice an excellent appetizer -- a splendid drink with any meal.

If you have ever eaten a big, luscious, ripe tomato right off the vine, you have tasted the rich garden-fresh flavor

that makes Heinz Tomato Juice deliciously different. Sip a chilled glass of this full-bodied, full-flavored juice, and you'll realize that this is tomato juice at its best -- pure and wholesome as nature made it.

Those who want an example of concise and informative description will find a wealth of it in a Sears Roebuck or a Montgomery Ward catalog. Or many good examples of sales descriptions are found in letters and folders for products sold only by mail:

1. [For Davis shrimp] They are every one, a fancy shrimp. They are large size, from 14 to 16 to the tin; they are firm and meaty; the color is pink-white, as delicate as coral; the flavor has just that tang and tempting goodness that makes your salad, Newburg, or shrimp wiggle so distinctive but different.
2. [For DeLong hair pins] They have a smooth, satiny finish and well-rounded ends that won't cut the hair or hair net. The enamel is baked on so it won't chip off. They keep hair neatly in place and help any coiffure look its best.
3. [For a Sheraton inlaid mahogany bookcase or china cabinet] Of superb design and brilliant quality, the upper pair contains adjustable shelves enclosed in astragal doors of Gothic influence. . . . The lower portion comprises a cupboard fitted with sliding trays, enclosed by two solid doors richly paneled with crotch mahogany within sectional veneers and cross-banded borders, on plain molded base. A specimen of beautiful golden amber color and patina, 1780-1790. Height 7' 8", width 4' 9½", depth 1' 5".

The description of necessity varies with the product. Letters to engineers describing machinery will be written in technical language, those to doctors and dentists describing pharmaceuticals will be written in language readily understandable to them but seldom clear to a layman:

Do you make a product to which the convenience of the Mallory Battery may be applied? Mallory "know-how" is at your service. It is a "know-how" backed by years of experience in metallurgy and electronics—one that has been responsible for the development and standardization of such diversified products as the magnesium copper sulphide rectifier, the Inductuner for television, the washing machine internal timer switch, the dry electrolyte capacitors, and silver-lined bearings among others.

Another type of description, which is more accurately called "explanation," tells how a thing works instead of how it looks or of

what it is made. The explanation is usually closely related to statements of what a product or service will do for a reader, which we have named psychological or emotional description:

Are you one of the 15,000,000 Americans who are hard-of-hearing? There's hope for your affliction—new comfort and relief in hearing-aid instruments that have been developed since the war.

These hearing devices are fitted to your ears as glasses are fitted to your eyes: to correct your *particular* auditory problem. What's more, they are wonderfully *light* and *compact*, weighing on the average less than a pound. They do not require you to carry an awkward harness. You don't feel conspicuous—"wired for sound."

Most sales paragraphs are a skillful blending of psychological and of physical description. If a sales correspondent gives only psychological description of a fur coat, an antique vase, a piece of jewelry, he depends upon the imagination of the reader of the letter to make application of it to his own life. To make certain, however, that the reader understands and appreciates the thing being offered, he usually not only expresses these benefits in so many words but also seeks to convey a feeling. Salesmen have discovered that the thing to sell is not the article itself, but its uses, enjoyments, and advantages.

No one pattern is followed in the sequence of the two elements. Psychological description precedes physical description or vice versa depending upon which grows naturally out of the opening sentence or sentences used to flag the reader's attention. Each of the three following excerpts shows a different pattern of arrangement:

1. Psychological description precedes physical description in this sales letter by S. Posner Sons. The psychological description is given in the first four paragraphs and the physical description in the remainder.

A mailing of one hundred letters sent to sales managers sold one million caps. Each letter was individually typed.

Literally and figuratively you can hit the top with your advertising.

How?

With Paperlynen Adjustable Service Caps, of course.

Paperlynen Caps offer the ideal medium for placing your name constantly before the public eye. Worn by storekeepers and your own employees, these caps will not only help sell your products but will also be a constant goodwill reminder. And, as a means of cooperative advertising, they're excellent. In addition, Paperlynen Adjustable Service Caps are preferred because of their:

#### Appearance

Adjustable to any and every head size; always fit; look like linen; sanitary-clean.

#### Low Cost

Cost less than expense of having ill-fitting cloth caps laundered; this saving in addition to saving of initial cost of cloth caps.

#### Comfort

Light in weight; porous nature of crown permits free, filtered ventilation.

#### Distinction

Offer the opportunity of distinction through imprinting your firm's name or trade mark in a manner not possible on ordinary caps. With cooperative advertising or as a dealer help, the storekeeper's name may also be added.

Several samples of Paperlynen Caps are enclosed. Look at 'em, try 'em, test 'em. We're sure you'll like 'em.

When you are ready for more information, call EVERgreen 8-1030 and one of our salesmen will be up to see you promptly.<sup>6</sup>

2. Physical description precedes psychological description in the second letter example. The first three paragraphs are physical description; the fourth is psychological.

Howdy Pardner:

Here is something from deep in the heart of Texas which I believe you'll enjoy showing friends. It's the CACTUS WINDOW BOX -- a smart miniature cactus garden.

The Cactus Window Box is an assortment of five novel miniature cacti that bloom in tints of gold, pink, white,

<sup>6</sup> Reprinted by permission of S. Posner Sons, Brooklyn, New York.

ard blue. The various shapes and the exotic flowers of these dwarf cacti amaze everyone.

Included is a colorful Southwestern-styled container which becomes an attractive Window Box in which to plant them. You simply remove the cacti from the box, fill it with earth, and plant. The cacti require little care -- just a few drops of water every now and then. Simple growing hints are included with your order.

The Cactus Window Box will enhance the loveliness of your living, dining, breakfast room or den. Watch the faces of your envious guests when they come to see your cactus collection -- especially during certain seasons of the year when they bloom in magnificent and gorgeous colors. And remember, these perky little cacti are strong and hardy, therefore require little attention....

Cordially yours,

Cactus Jack (signed)<sup>7</sup>

3. Psychological and physical description are combined in the following letter:

The chief engineer of a big Montana copper producer said to us:

"Manoha, we must have a more powerful locomotive than any we have now, and it cannot be any larger than our present one.

"You see, the Government has called upon us for more copper, and it must come from the lower levels. The mining department bought the biggest cars that can go through the drifts (3-ton Granby Dumps) because they must haul big trains to get out the ore.

"Then they learned that the old locomotives will not satisfactorily pull these heavy trains, anything bigger won't go through the drifts, and they can't change the timbering to provide more space.

"Now they want me to get locomotives powerful enough to pull the trains, but small enough to go through the drifts. The limiting dimensions are: width, 38"; over-all length, 12'2½"; height, 47" at the edge of the battery box and 52½" at the center of the battery box. Furthermore, you must use the battery box that

<sup>7</sup>Reprinted by permission of The Schubert-Gray Company, Arlington, Texas.

we have designed to meet our special requirements. Now, what can you do for us?"

Plainly, he needed more power packed into less space than had ever been done before. There was a chance that it could be done by using smaller but more powerful motors and transmissions than formerly used, in the hope that this would permit using the larger battery required.

Our answer is shown in photograph 1363. Dimensions are exactly what the chief engineer specified. The locomotive has two motors totalling 40 HP at 160 volts, and a 45.36 KWH battery. It weighs 6 tons with the battery, and has hydraulic brakes. It does more work than the old locomotives, and the miners have never had a train big enough to stall it. When they do, it will spin its wheels harmlessly. That is a miner's proof that a locomotive is not big enough.

We think it provides more haulage capacity per cubic foot of space than any battery locomotive every built for mining service.<sup>8</sup>

### Subordinate Action Suggestion

Subordinate action suggestion technique used in letters, the purpose of which is to create interest and conviction, is to request the reader to test for himself the article which is offered for free trial. In many letters, the suggestion for the test is made both in the body of the letter and in the postscript.

The effects on the reader making a test for himself are:

1. The central selling point for the product takes on a personal meaning to him.
2. Indifference gives way to interest.
3. The reader is placed in a receptive mood for further information.

Note how the subordinate action suggestion in a sales letter for a book, *It's Fun to Make It Yourself*, follows the sales description; it begins: "But don't take my word for it; read a full description of *It's Fun to Make It Yourself* on the inside pages," and continues:

Then if you would like to examine for 7 days free the big handsome \$3.95 De Luxe Edition of this interesting, prac-

<sup>8</sup> Reprinted by permission of Mancha Storage Battery Locomotive Division, Goodman Manufacturing Company, Chicago, Illinois.

tical book, simply fill in and mail the enclosed postage-free card. Send no money. When the book arrives, read it, use it. Pick out something you want, follow the directions and make it. Then after seven days, if you want to keep the book, send us not the regular publisher's price of \$3.95 for the De Luxe Edition but only \$1.00 plus a few cents' postage and one month later \$1.95 - \$2.95 in all.

Almost anything you make from It's Fun to Make It Yourself will save you many times its low cost. So get this book today for yourself, or give it to the man in your home. Mail the enclosed card at once.<sup>o</sup>

A second letter gives subordinate action suggestion first as a part of the sales description and then as a part of the clincher (action) paragraphs:

#### Sales Description:

They are splash-proofed! Sometime, startle your friends by *pouring water* on your Wear-Ever stockings—it shakes right off leaving the silk absolutely free.

#### Clincher:

You're not buying when you mail the card, you know. Just saying you'll *see* and *try* these amazing new stockings free while the money-saving low reduced price is in effect.

### The Way It's Written

The psychological or emotional description and the physical description and the explanation are the "what" of the interest- and desire-building technique of the sales formula. The way these are written are the "how" of the sales formula. The sales letters which various writers produce from the same material are as far apart in effectiveness as is lightning and the lightning bug, to use the comparison made by Mark Twain. One writer tells what the product or service will do in a dull, prosaic way; he gives you facts that leave you indifferent; his writing is uninspired. The other writer puts vigor, life, color, imagination, human interest, friendliness, drama, and vividness into his writing, all of which make the product come alive on the written page.

<sup>o</sup> Reprinted by permission of The Book League of America, Garden City, New York.

## ENTHUSIASM

Through what power can a writer give an idea greater effectiveness? One source of power is enthusiasm, and this enthusiasm comes from a writer's being quite certain that he has the best product (or service or idea) to fill the need. Enthusiasm within bounds is contagious. A writer reflects it in everything he writes. He cannot describe an article well unless he is enthusiastic about it. Witness the genuine enthusiasm in the following sales paragraphs:

Ideas are mushrooms. You can't stamp them out. One safety principle grows in a thousand practical ways. One thought leads to another until the habit of safety creates new standards of efficiency and morale.

Your subscription to Safety Engineering has brought these safety principles to you. If you have used one idea from the previous issue, then you know that Safety Engineering pays for itself.

## CONSERVATIVE STATEMENT VS. EXAGGERATION

Genuine enthusiasm for a product, service, or idea creates interest and desire. On the other hand, the fact that a sales writer does not believe his product to be absolutely the best thing of the sort on the market is a serious hindrance to his writing. If he must write about something in which he does not believe wholeheartedly, or if he is too lazy mentally to dig out the facts that make one product superior to another, he is likely to compensate for his own shortcoming by making exaggerated claims for it, by using superlatives, by dealing in generalities, writing what is known as "radiant moonshine."

Exaggerated and glowing statements are found in the following sales-letter sentences of correspondence schools. The statement which is true for the exceptional student is made to appear as the rule:

1. The answer to these and all other doubts is found in the fact that many students, who have not had as many advantages as you, are succeeding *beyond their fondest expectation*. [The italics are the writer's.]



2. The demand for short stories and manuscripts of every kind is increasing *by leaps and bounds*.
3. It offers you an opportunity to engage in pleasant, profitable activity, right in your own home, and *you can be independent of hours and wages*.

By contrast, the paragraphs of conservative statement of what is to be gained from vacationing at a place called Quimby's in Vermont appeal both to the mind and the heart:

The reactions of our guests these past two seasons seem to justify Quimby's. Never did one need energy, resourcefulness, and balanced thinking as now. Life here seems to restore those very qualities. Country life's realities and wholeness revitalize ideals and faith.

I am told that travel falls into three classes: essential, desirable, and necessary -- and also that vacationing is in the middle class. Some vacations are positively essential. All are desirable for the individuals and their work. To be beneficial, a vacation should give complete change and a considerable sense of detachment. Change includes change in attitude as well as surroundings and conditions. The vital sense of detachment cannot be attained except at some little distance from home, such as a trip to Northeastern Vermont. Both management and guests have to be patient and cooperative as to travel these days, and so it seems useful to send this new rail and travel map, with schedules that are as accurate as possible at this time.

Quimby's is up here, a most enjoyable home around fresh lakes and farm lands; here on the crest of the watershed of the Averill Highlands smiling down into the pleasant valleys.

We hope you "wintered well" as we say in these parts, and that you may summer well also.<sup>10</sup>

#### VIVIDNESS

Getting action through words depends very much upon the vividness, vigor, and color with which a course of action or an idea of benefit or pleasure is presented. Whether you accept your friend's invitation to see the Cubs play ball at Wrigley Field depends upon whether the specific details he mentions about the powerful "Northsiders" fire your imagination and create in anticipation a picture of the big thrills which the experience of going to the ball game may

<sup>10</sup> Reprinted by permission of Hortense A. Quimby, Averill, Vermont.

afford you. Or you may be lured to the ball park by specific details of the luxurious relaxation of just sitting lazily with the sun on your neck and shoulders, merging your own interests with those of the spectators, eating peanuts, and watching the crowd. The principle is the same whether or not it's the Cubs, the Cardinals, the Dodgers, the Yankees, the Senators, the Athletics, the Pirates, or the Red Sox.

Sales copy for food, for travel, for vacations, abounds in specific details which produce interest and create desire by this very wealth of detail expressed in colorful and graphic words. Where the buying motive is the enjoyment of good food, the sales writer can appeal frequently to most, if not to all, of the five senses. The writer of the Anna lemon pie letter, well known to sales-letter writers of the twenties, appeals to three senses: taste, touch, and sight.

The letter is quoted in its entirety because of the vivid quality of the writing. It can well be studied to learn the technique of making the reader think of no one except himself eating the pie. Throughout the letter, the writer anticipates possible doubts or negative thoughts in the reader's mind and promptly supplants them. He uses the technique of conservation when he says: "Not that sugary sort of meringue you are thinking of, but frosting of cool, snowy, vaporous sweetness. Then quick the refreshing lemony --not sourness, mind you; that's too strong a word--but rather a wild, pleasing tartness."

If you'd drop in here for lunch some noon, I'll bet you'd say you never ate anything better in your life than your first piece of Anna's lemon pie.

My, what lemon pies that woman can bake! Why, man, when you close your lips and tongue on a piece of that pie it's like a little gushing fountain in your mouth just deluging your palate with delightful tastes.

First the frosting -- not that sugary sort of meringue you're thinking of, but frosting -- of cool, snowy, vaporous sweetness. Then quick the refreshing lemony -- not sourness, mind you; that's too strong a word -- but rather a wild, pleasing tartness. Then sweetness and tartness are crushed in together and Pouf! they join and blend in an entirely new taste that gradually melts away somewhere down your throat and only a soft, happy memory remains -- until your next mouthful.

Yes, Anna certainly has a knack about lemon pies that's all her own.

Then the crust -- I must call it crust, I suppose, as if it were like any other pie crust -- it's crisp, of course, as good pie crust should be, it's flaky -- but Anna's crust, when you put it into your mouth, seems to have only been making believe to be crust after all.

For where is it? It crumbles and flakes away and gives itself up to the rest of the pie like a sacrifice -- to help make one grand, complete taste of paradise for you.

Yes, sir -- I would like to see you tasting your first piece of that pie! By George! I'll pay for it myself if you'll come in today -- have your luncheon and top off with a piece of Anna's lemon pie -- then simply hand in the enclosed coupon with your lunch check as payment for the dessert.<sup>11</sup>

Apt figures of speech give vividness to expression of ideas. They bring out those qualities in a product not easily understood; they lift copy out of the commonplace; they have the greatest directness; and they make the deepest impressions with the greatest economy of means. They are stimulants to the mind.

Vividness of language, in addition to the qualities of enthusiasm, friendliness, and pleasure in serving, account for the persuasiveness of letters which reach the desks of people on mail-order lists. Vivid language pervades the letters offering figs, pecan nuts, citrus fruits, fruit cakes, maple sugar products, flowers, cheese, honey, herbs, etc. One letter example will suffice, one from The Fin 'n' Feather Farm, Dundee, Illinois, the first sentences of which have already been quoted:

Dear Escapist:

Here's a fine, easy way to slide out from under the Christmas problem! Yep, to lick the whole jolly pain-in-the-neck -- just by licking a stamp.

You've got priority in our Smokehouse! We'll reserve -- now -- the Smoked Birds you want sent as gifts, plus those you'd like Santa Claus to slip under your own Christmas tree.

That means our high struttin' Turkeys...plump and gamey

<sup>11</sup> By permission from *Applied Business Correspondence* by Herbert Watson, copyrighted, 1922, by McGraw-Hill Book Company, Inc., p. 288.

Mallards...tender Ringneck Pheasants...portly Guinea hens  
...and this year's sensational newcomers - Muscovy Ducks.  
Big succulent rascals with Success written all over them..

All year while the world's acted crazy it's been peaceful here on the Farm. Our feathered friends have gorged themselves lightheartedly. Not a thing on their minds but feasts, siestas, love and christenings.

Now it's time for the big doings at the Smokehouse. The brine's been mixed, secret as Oak Ridge. It's rich with 18 spices and seasonings, old alchemists that we are. The hickory is piled. Soon the fragrant smoke will climb like incense to the sky. You can see it from 'way off, and sniff it further still.

Our Smoking Experts are taking on their dedicated look. Tense but confident. It's no cinch to produce a masterpiece every single time. But they'll do it! They'll turn out a flock to throw your friends in a tailspin, and win for you that special brand of gratitude only a Fin 'n' Feather Smoked Bird can hatch.

And you? You can loll back, come Christmas, and picture the happiness you've strewn. No getting 'round it -- there's nothing like a pampered bird, smoked by a master hand!

The crackly skin is glazed with gold. The meat is moist with hidden juice the fire's coaxed out. Not a smitch of the original goodness goes up in smoke! Instead, it's delicately overlaid with an elusive flavor. Like harmonics on the fiddle -- or a halo on a cherub. Every sliver's precious, every dark rich nubbin's sweet.

So -- get that Christmas list off your mind right now, early as it seems. Before you know it there'll be frost on your pumpkin, holly on your door, panic in your heart.

The Order Blank tells about card enclosures and asks whether you're aiming at Christmas or New Year's. We're sorry some Birds are carrying slightly higher prices in their bills. You know why and you're probably inured.

Every Fin 'n' Feather beauty will be fancied up in Holiday fixings, to do you proud. Shiny cellophane...bright shredded paper...our special game box. A recipe folder goes along.

Remember -- the pick of our 2000 wooded acres is yours -- if you act promptly! After our old customers are in, we'll let down the bars for all the new ones who are drooling in the lobby. So hurry!

Yours for fair fowl play,<sup>12</sup>

<sup>12</sup> Reprinted by permission of The Fin 'n' Feather Farm, Dundee, Illinois.

**IMAGINATION**

Imagination is a quality of writing that makes people see what you describe, or feel what you depict, or virtually live it. It consists in expression colored with enough feeling to stimulate the mind to think actively, to sustain thought, to experience deeply and more than momentarily. It is not appropriate to all subjects or upon all occasions, nor can it always be sustained throughout a letter. It serves its function, however, if it is sustained in the interest and desire-rousing parts of the letter long enough literally to lure the reader into what we might term the letter's "commercial"—the letter's proposition. Note how the imaginative writing of the first two paragraphs accomplishes these purposes in the letter for the Fulton-Wassell Paper Company:

WANTED: 1,000,000,000,000,000,000,000 wasps,  
now unemployed, to get back to work, produc-  
ing paper. Apply WPB, Washington, D. C.

The governments of the U.S. and Canada have decreed cuts in the production of paper and pulp. It is to be produced on a greatly curtailed basis. So it looks as though we'll have to put our idle wasps back to work, making paper.

Did you know that the lowly wasp, that many fear and despise, was the original maker of paper? Wasps make paper from wood and their method of pulp preparation has been used, with but little change, ever since. Back in -- way back when -- a Chinese made paper from cloth scraps, and his methods were followed for centuries. It was not until the eighteenth century that the wasp was recognized as a paper-maker, by a Frenchman. Not until long after his death, and comparatively recently, did we begin making paper from wood, thanks to the guidance of the wasp. We pay reverence to this insect!

With more government publications being discontinued to save paper; with pulp mills being shut down; with other drastic restrictions in paper and pulp production, the outlook is for REDUCED stocks of wrapping paper, paper bags, toilet paper and paper specialties.

We suggest that you place orders IMMEDIATELY for your trade's holiday needs. Then place orders for replacement stocks to be filled as completely as--and as quickly as--our own stocks and the situation will allow. It would be sensible for you to plan ahead, allowing us to have your orders ahead, to hedge against another imminent shortage. We won't

let you hoard but, by giving us ample time, we would be better able to take care of you.

MEANWHILE, are you prepared for the big holiday business? Will your own customers have enough paper sacks and wrapping paper? Anticipate! Evaluate! Annotate! Effectuate! .....Don't Hesitate!<sup>13</sup>

#### DRAMATIZATION

This same use of imagination gives power to the expression of the idea: "*Harper's* magazine brings you the best of the thought of the day." The use of narrative and suspense in the attention element coming to a climax in the interest element borrows the technique of drama. The entire letter illustrates what power the dramatization of an idea has in sales descriptions, a power all the greater because it is seldom used:

##### Attention

They are waiting for you to speak....It is the end of the chapter. The pens of the distinguished poets, novelists, philosophers, critics, adventurers, who fill the pages of Harper's magazine, are still.

The whole famous company pauses. Your subscription to Harper's has expired, and they are waiting for your approval of their past efforts to present to you the best of the thought of today.

##### Interest and Conviction

Christopher Morley in Normandy....William McFee in the New Granada...American radicalism with Bertrand Russell....Rollo Walter Brown on the creative spirit and the church. These are only a few coming features. The new twelve-month will be a rich one. Sheila Kaye-Smith, Gamaliel Bradford, Ernest Boyd, Philip Guedalla, Ludwig Lewisohn, Rebecca West, W. L. George, Jerome K. Jerome, Katharine Fullerton Gerould--all these, and many more, will contribute to your delight.

The January number defies us to do more than suggest its amazing contents. With the genial humor that endears him to the discriminating public, Christopher Morley tells of rollicking through France. The recollections

of General Grant's son, of life in and out of the White House, begin a fascinating story.

This leaves still unmentioned Rollo Walter Brown's searching indictment of that singular prejudice that follows art; W. L. George's raillery at the folly that is Palm Beach; the latest prize stories of the Harper contest; and a continuation of Sheila Kaye-Smith's intriguing novel The George and the Crown.

Action

Because we believe you will not want your seat at the Harper table to fall vacant, we include a memorandum bill. We take this moment to inform you of our special two-year rate of only six dollars, as compared with the one-year price of four dollars. May we suggest that your renewal subscription be sent to us in time to avoid any chance of missed issues?<sup>14</sup>

## Class Projects

1. a. Examine carefully the following letter and then decide which paragraphs make up each of the four sales steps.

Dear Reader:

1 cent a day.

1 cent a day to keep quickly well-informed. 1 cent a day to make sure you aren't missing anything hot or important.

8 cents a week to piece together all the confusion of radio bulletins and newspaper headlines—to make the news make sense.

33 cents a month to make sure you understand the news that is *happening to you*—the big stories that will affect your work, your investments, the way you live, and perhaps even how long you will live.

\$2.67 for eight months of talking confidently and informedly about national affairs and foreign affairs; about what is being invented, voted, written, painted; about what is being discovered in medicine and in science.

1 cent a day to subscribe to TIME—the most important magazine in America.

\* \* \*

TIME will tell you all the news a busy, intelligent man or woman wants to know or remember about this critical year.

<sup>14</sup> Reprinted by permission of Harper & Brothers, New York, New York.

TIME will read 800 newspapers for you in a dozen languages . . . preview all the best new plays, new books, new movies . . . follow all the important scientific, religious, art and business journals . . . gather confidential and uncensored reports from our own correspondents in every news capital from Berlin to Hollywood.

Then TIME will organize all the news into twenty coherent departments and tell you the story of the week so briefly that you can read it in a single evening; so clearly that you can't help understanding it; so intimately, so vividly that you can't forget it.

TIME will make it fun for you to follow the news—and TIME is spending well over 20¢ a word to make sure the news reaches you straight and true and reliable.

Try TIME for yourself and see why people who read TIME are 48.5% better informed than their TIME-less neighbors.

Try TIME for yourself and see why the 70,000 prominent men listed in the Register of Directors have voted overwhelmingly that, for them, "TIME is the most important magazine in America."

Try TIME under our special introductory offer, which will bring you the next eight months of TIME for just over 1 cent a day—eight months for only \$2.67!

Eight months of a stirring, unforgettable new year—with so much happening each week that I will gladly pay air-mail postage to get your subscription started before you miss another week of TIME.

So won't you air-mail the card today?

Cordially,

Circulation Manager

P.S. This special trial offer saves you \$2.53 under the newsstand price.

- b. What is the central selling point and what is the basic human want which it attempts to satisfy?
- c. How is action made easy and what is the "impulse to action"?
2. What attention-getting value do the following letter openings have?

Tell how they do or do not grip the imagination of the reader. Try to classify them as to type.

- a. An old story—but still good:

There was once a grasshopper who laughed, danced, played and sang in the fall of the year as the more industrious ants began to store away food and prepare for the winter. The grasshopper thought them foolish until one bleak wintry morning he was forced to swallow his pride and humbly beg food and shelter from them. But they were not too sympathetic. They had warned him as he laughed and scoffed at their foresight.



- b. For the attention of Mr. John T. Llewellyn's Secretary:  
I don't know your name or I would have addressed this letter to you personally—I would like to have you do me a favor. We have just produced a new 1948 Personal Record Book which is specially designed for the personal convenience of executives like your boss—but because he is so busy I am going to ask you to look over the enclosed folder and decide whether you think it's the kind of a desk tool he could use.
- c. Here's a compliment for you . . .  
. . . In fact, here's a whole book of them . . . because that's just what you'll get from your family and friends when you try the recipes in **THE NEW CONNECTICUT COOK BOOK.**
- d. Greetings and Health:  
And please watch your mail during the next few days because you'll receive, with our compliments, the brand new anti-perspirant deodorant, **STOPETTE SPRAY**, in the unbreakable thermo-plastic bottle with the atomizer head.
- e. You wouldn't pay \$2.00 or more for your shirts if you knew that you could get better looking, better fitting, longer wearing shirts for only \$1.16 each, would you?  
Within the next few days I am going to send you a box of six "Long-wear" Broadcloth Shirts—at my own expense and without any obligation on your part—for you to examine, wear and compare with the *finest* shirts you now own.
- f. *Do you know what raised costs in the coal industry mean to your fuel bin?*
- g. Is the School System of Monticello  
the Lengthened Shadow of You, Mr. Blank?  
Does it truly reflect your success as an administrator?  
Is it said that you have developed a curriculum that meets present needs—that you have a workable guidance program—that you possess a knack at developing competent teachers—that your schools and their equipment are being kept in the best possible condition and that your educational plan has the support of the community?
- h. Why feel like a rag?

SWATCH OF  
CLOTH 1"  
SQUARE

Attached  
← to  
Letter

You probably don't feel uncomfortable right now. But one of these days real soon Old Man Sun is going to turn on the heat and you're going to feel plenty burned up in your regular weight clothes.

3. A well-known and successful advertising man has made concrete the importance of psychological description in salesmanship by saying, "You don't sell the steak; you sell the sizzle."

What "sizzle" of each of the following products could be featured in a sales letter?

- a. Illustrated encyclopedia for the home
  - b. Steel bleachers for a school gymnasium
  - c. Frozen foods
  - d. Overnight kit (for men) containing shaving accessories, clothes brush, shoe shine brush, and manicure clippers
  - e. Cocker spaniel puppies
  - f. Deepfreeze unit for home
  - g. Subscription to newsmagazine
  - h. Season ticket for professional baseball
  - i. Season ticket for classical concert series of a community or a university
  - j. Foam fire extinguishers for automobiles
  - k. Vitamin capsules
  - l. Airplane trip to Bermuda
  - m. Correspondence course in accounting for noncollege graduates who are now employed
  - n. Hospitalization insurance
  - o. Membership in veterans' organization
  - p. Fur coat
  - q. Radio-phonograph combination
  - r. Men's white shirts direct from factory in half-dozen lots
  - s. Sun tan lotion
4. Define "physical description" and tell what positions it may have in a sales letter in relation to "psychological description." In what steps of the latter is each most effectively used?
5. Discuss the effectiveness of the attention paragraphs and their tie-in with the interest paragraphs in the following letters in Chapter ix:
- a. Letter selling kindling—pp. 282-283
  - b. Letter selling *The Art of Plain Talk*—pp. 284-285
  - c. Letter of Peterson, Howell, & Heather—p. 289
  - d. "Hi-Neighbor" letter—pp. 288-290
  - e. Letter selling Laundromat—p. 290.

### Letter Problems

1. Rewrite the following letter in order to give it good attention and interest elements. Add any further details you may consider necessary.

Alpha Beta Kappa Fraternity  
University of Illinois  
Urbana, Illinois

Gentlemen:

We have sold many fraternities our Carroll Small Steel desk and chair for their study rooms.

The desk is a sturdy steel unit 28" wide and 41½" long by 30½" high.

Our steel chair is a straight back steel chair of body comfort design constructed after a pattern recommended by the famous anthropologist of Johns Hopkins, Dr. Alfred Strunck.

We are quoting the desk at \$35.75 in plain steel top and \$40.50 F.O.B. Troy, New York, with the plastic top. The chair is quoted at \$17.80.

Quantity discounts are available. Just tell us what quantities you will require either for immediate or future use, in order to receive the net quotation.

Carroll equipment is sold subject to the approval of the purchaser.

We wanted you to have our folder available the next time house furnishings are discussed by your group. Shipments can be made either from the reserve stock or from the production line immediately upon receipt of the order.

Yours truly,

Carroll Steel Products  
P.V. Carroll, President

2. You own and operate a completely modern service station at the intersection of several state and Federal routes on the outskirts of Decatur, Georgia. You handle Blue Flash petroleum products and have facilities for lubrication, tire repair, and car-washing service. You call for and deliver cars to be serviced. You have the latest type of "Lubo-Matic" grease rack, which assures proper lubrication of every moving part through its principle of atom-mist penetration. You also have a complete line of the Blue Flash auto accessories—rear-vision mirrors, seat covers, fog lights, etc.

From the local branch of the Atlanta Auto Club you have received names of members in Decatur and vicinity, numbering about 1,300. To these members write a letter advertising your station and calling attention to the fact that your station is on the official list of those approved by the automobile club. It is now October, and cars will soon need to be made ready for winter use.

3. Throughout your four years in high school you were the consistently popular student in your class because of your participation in various extracurricular activities. Five years have gone by since your graduation. Write a letter urging all your classmates to attend a reunion which is planned for the Christmas holidays (or commencement season) in the school building.
4. Write a letter to be sent to housewives who are subscribers to the *Homemaker's Journal* selling a SUNSHINE electric mixer and juicer. The letter is not planned for direct sales but to persuade these women to see a demonstration at their local dealer. The specifications are as follows: a powerful six-speed motor handles the heaviest batters easily; mixer motor and paddles separate easily and quickly for use at stove; revolving ball-bearing platform supports large or small white plastic mixing bowl; juicer attachment can be set in position in three seconds; white Dura-Baked enamel finish is chip-proof; comes complete with 7-foot rubber cord and plug. In addition a graded cup of the same white unbreakable plastic is included.

This mixer will not only mix all sorts of batters, candies, and salad dressings, but will also mash potatoes, beat eggs, and whip cream. The juicer attachment will extract every drop from oranges, grapefruit, and lemons with no effort and no waste.

5. The Universal Refrigeration Company makes a special food-freezing unit for farm use of 17 cubic feet capacity in three compartments with selective temperature for each. Thus meats may be kept  $-10^{\circ}$  to  $-20^{\circ}$  Fahrenheit, while fruits and vegetables may be kept around  $15^{\circ}$  to  $20^{\circ}$  Fahrenheit, the optimum for economical operation. The third compartment, designed for temporary storage of milk, cream, and cheese, can be operated as merely a cooling unit. Tests have shown that this type of freezer can be operated for as little as  $3\frac{1}{2}$  cents a day where electric power sells for the standard commercial rate. A new principle in insulation, "vacuumized glass wool," accounts for the low cost of operation in addition to the self-sealing, live rubber gaskets around the doors, fastened with the same type of lock used on the water-tight doors on Navy ships. The price is \$395, f.o.b. Binghamton, N. Y.

A special showing will be held in the Grange Hall, Blanktown, on Thursday evening, April 22, in connection with the chicken pie supper which the women of the Home Town Bureau are serving to raise funds for a new station wagon. Write the letter to be sent to all members of the Blanktown Farmer's Grange. Whenever possible it will be addressed to both husband and wife.

6. The athletic teams of large universities are now being flown to the more distant cities where they are to play football or basketball or participate in track meets. Your airline has recently received delivery on eleven new planes which will be used exclusively for chartered flights and you, as vice-president in charge of traffic, decide to bid for a share of this university business, as chartered planes have to be kept in use if profits are to be maintained. Write a letter to be sent to the athletic directors of fifty-five large institutions in the territory served by your routes. You operate from Boston, New York, Philadelphia, and Washington, through Cleveland and Chicago, to Denver, Salt Lake City, Seattle, Portland, and San Francisco. You can also give service to Los Angeles through an arrangement with a West Coast line operating from San Francisco to Los Angeles.

Your rates for these chartered flights are only one cent per mile higher than the commercial rates. If the university is not located in one of the cities served by this line, the Trans-National, you fly from the local airport, provided it has facilities to accommodate your four-engine planes. Your line has topped all lines in miles flown without accident since 1945. On these flights you use only your experienced pilots who have more than one thousand hours. These planes are equipped with the latest instruments for "blind landings."

Your object in this letter is to get the athletic directors or coaches to send for your booklet containing sample schedules and rates, also information about meals, alternate means of travel in bad weather, and contractual arrangement with college authorities. Don't depend on the pamphlet, however, to do all the selling.

7. Write a letter introducing your Sound Sleep mattresses to furniture dealers in a state where you have had no dealer outlets previously. The immediate object of this letter is to get the dealer to authorize a call from your salesman. To get your dealer organization started in this new territory, you plan to advertise over local radio stations, in local and metropolitan newspapers, and through a direct-mail campaign.

In purchasing goods for resale, dealers are primarily interested in salability, profit, and the coöperation of the manufacturer in filling orders promptly and replacing faulty merchandise. Salability includes the demand which exists or can be developed. The profit margin must be commensurate with the demand for and quality of the product.

Since dealers are experienced buyers, they cannot be swept off their feet. As experienced merchandisers, they resent a poor sales presen-

tation, which does not make it readily apparent what the profit will be. Therefore, it is well to get off to a quick start and back up all your points with sufficient evidence.

Here are the facts about the product: The Sound Sleep mattresses sell for \$204 a dozen and retail for \$30 to \$40 each, putting them into competition with high-grade nationally-advertised mattresses. They have a center of indestructible horse and hog hair—the most resilient filling available. This center adds to the resilience and durability of the fine, long-fiber, staple cotton felt top and bottom. Two rows of strong side stitching and button tufts prevent the filling from shifting and lumping, so that the original shape is preserved. They are covered in heavy, hair-proof, woven-stripe fabric. Four handles make turning easy. They come in three sizes: 54 inches for full-size beds, 48 inches for three-quarter beds, and 39 inches for twin beds. The largest size weighs 52 pounds, the others proportionately less.

## *Chapter XI Creating Effective Sales Messages: II*

### **Building Conviction**

Definition

Impressive Evidence

Judicious Use of Evidence

Presenting the Evidence

Enclosures

### **Securing Action**

Timing the Action

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The Procedure: How to Buy

Effortless Action

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Command

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Suggestion

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Easy-Action Order and Reply Forms

Order Forms

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Arrangement of the Sales Elements

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Letter and Enclosure

Double- and Multi-Page Form

Letters

Length of Sales Letters

## **Building Conviction**

Between desire and conviction there is no definite boundary line; yet, in their functions and natures, they are different enough to warrant separate consideration. Desire, a result more of emotion than of reason, is, for some people, sufficient reason for buying whatever they want and can pay for at the moment. It is, for others, far from sufficient reason for buying. For them, it is one thing to want something, and quite another to be willing to part with their money to procure it. They refuse to obey buying impulses based upon feeling, and instead carefully consider evidence that appeals to their reason or mind.

### **DEFINITION**

Conviction is a stage in the buyer's mental journey. The buyer reaches it when the salesman has given him sufficient evidence that the product will do for him what the salesman says it will do. The

buyer is convinced when he says: "I shall make no mistake in parting with my money." He has reached a state of mind brought about by logical reasoning which supports and heightens whatever enthusiasm he may have caught from the salesman.

The same thing may make a man desire something, a car, for example, and convince him that he should have it. The price of the car may make him want it and at the same time convince him that he can afford it. The fact that other people like him are buying it may make him desire it and convince him that he is making no mistake to buy it. Conviction begins with desire because men find it easy to believe what they want to believe. The first step in conviction, then, is to make them willing to believe.

Talking points for products and services need evidence which justifies the fulfilling of desire. Evidence shows the reader that he *ought* to buy; that he needs the product; that it will do for him what the salesman says; and that he can afford it. The anticipation of the pleasure of having the desire fulfilled may not be keen enough to overcome the prospect's mental reservation which has been causing his resistance to buying. Lack of money, lack of time, suspicion, and so on may be hurdles in the reader's path of buying.

Evidence, which is the sum and substance of proof or conviction, usually connotes information which is acquired from disinterested persons, such as tests of a product made outside of the organization offering the product. It includes information offered by users of the product, or knowledge about the product secured by the prospect's using it. It does not include the salesman's statements.

Evidence as a means of securing conviction is most efficient when it is centered in overcoming a clearly recognized objection such as: "A refrigerator with more shelf area takes more floor space." Or: "Airplanes are fair-weather friends." The salesman, in order to offer impressive evidence, must know definitely what objection he must overcome to make the sale. Only then can he say the right thing. For example, a company selling an oil burner began to increase sales as soon as it discovered that people of moderate incomes believed that oil burners are primarily a wealthy man's convenience. This objection it overcame by sending to prospects pictures of the homes of people who owned oil burners and whose incomes were moderate. It gave also street addresses for the homes.

The salesman's success, then, in appealing to a buyer's reason



will depend upon: (1) impressive evidence, (2) its judicious use, (3) its skillful presentation, and (4) its supplementation through effective enclosures.

### IMPRESSIVE EVIDENCE

The sales-letter writer has a variety of types of evidence from which to choose in creating confidence in his central selling point or in the talking points for his products or services. What he should choose depends upon many factors. Some of these are: (1) the reputation of the company or individual with the people whom he seeks to sell; (2) whether the product or service is in the pioneering, the competitive, or the reminder stage of its sales history; (3) the nature of the particular product or service; (4) whether the product is being sold to a dealer or a consumer; (5) whether it is bought for utility or pleasure; (6) whether the purpose of the letter is to induce people to come to a store, to talk to a representative, or to request sales literature; and (7) the sales resistance of prospects. These factors are conditioned, in some measure, by time and circumstance. Following are the well-known types of evidence, useful in gaining confidence.

*Explanation of Design and Construction* In giving an explanation of design and construction, the sales writer's purpose is to make clear, for example, the operation of machinery, household appliances, typewriters, electric shavers. He explains unique features, tells how they have been tested or inspected, explains what constitutes ruggedness in their construction, accounts for materials being good, proves careful workmanship, or shows simplicity in design.

Let us consider a case in which explanation of design and construction constitutes impressive evidence:

Nylon Safety Cord Protection is provided by an extra ply of nylon cord between the tread and the rayon-cord body. This construction scientifically concentrates the extra strength of nylon cord under the center of the tread, where impacts, punctures, bruises and wear are most likely to occur. The main body of the tire is made of Safti-Lock Gum-Dipped rayon cord, famous for protection against blowouts and so long-wearing that it can be recapped many times.

By a revolutionary new principle in design, the new nine-rib Super-Safti-Grip Tread, with up to 4,644 sharp-edged angles, gives the greatest

traction and protection against skidding and side-slips ever built into a tire. Because of its unique tread, the Firestone Imperial rolls silently on any type of highway, steers easier, rides more comfortably, and automatically ejects pebbles. Its 35 per cent greater non-skid depth, its wider road surface, and Vitamic Rubber make it the safest, longest-wearing tire.<sup>1</sup>

*Facts* In explaining the meaning of the word "fact," people are prone to contrast it with the word "fiction." Fact is a thing accomplished; fiction is a creature of the imagination. As evidence, fact surpasses fiction. "I believe," said F. H. Roy, "that an ounce of fact is worth a ton of ballyhoo."

Knowing the potential power of an impressive fact, sales and copy writers find some of their best evidence in facts discovered by research departments of firms or by agencies employed to do research for a firm's products. The Du Pont Cellophane Company, Inc., for example, proves the superior sales performance of products wrapped in Cellophane as compared with regular packages through a digest of answers to questions made in a house-to-house canvass. These data were sent to drug-manufacturing companies:

Facial tissue, 165 per cent increase; mouth wash, 73 per cent increase; mineral oil, 175 per cent increase; and toilet tissue, 50 per cent.

General Motors, advertising Diesel locomotives, says, that the Union Pacific

prepares to increase its great fleet with a mighty addition—the largest single order for Diesel motive power ever placed by one railroad with one company—155,500 horsepower in General Motors freight, passenger, and switching locomotives.

As further evidence that General Motors locomotives use today's most modern power are these specific statements of facts:

These locomotives already handle 20 per cent of the nation's Class 1 railroad passenger train mileage and 12 per cent of the enormous freight tonnage of Class 1 railroads. More than 80 railroads and heavy industries have turned to General Motors locomotives.

*Figures* The popular belief that figures do not lie accounts for their use as evidence. They have the merit of being definite and of

<sup>1</sup> Reprinted by permission of The Firestone Tire and Rubber Company, Akron, Ohio.

furnishing a basis of calculation. Even the most casual reading of advertising copy in any issue of the *Saturday Evening Post* will cause you to notice how frequently facts are presented in the form of figures:

Timken's Wall-Flame Oil Burners use up to 25 per cent less fuel oil than conventional oil burners, and latest (1946) records show that 78.4 per cent of all 1936 Model Ford Trucks in use 9 years ago are still on the job.

Facts, however, presented too frequently in the form of figures are dry. Tabulations do not attract. To convey ideas quickly and vividly, you may present figures which otherwise would appear as tables in pictorial fashion, graphic curves, or rectangular columns. They are made more impressive if the reader understands the exact purpose of their use, how they are secured, and who secured them, especially if they are presented so that they can be easily read and if their significance is made plain.

A sales letter for *Modern Industry*, a magazine addressed to management in industry, makes the following use of figures to convince:

We earnestly invite you to join the 50,000 and more management men who will continue to benefit from this essential service in the complex peace years ahead.

*Free Trial* The best kind of evidence in the world is that of personal experience. People gain some measure of confidence from what a stranger says; more from what an acquaintance or friend says, if he is a man of integrity; but complete confidence comes only from proof they give themselves.

Free trial, as evidence, has been used with conspicuous success by direct-by-mail sellers. Daily the mail may bring you an opportunity to try out *free* "plump paper shell pecans," figs, fruit cakes, candy, soups, sauces, cheese, pâté, oranges, grapefruit, honey, herbs, wild rice, maple syrup smoked or frozen wild game. The variety is endless.

The products are, of course, given complete, vivid, and alluring descriptions. Value is built up by ample detail of materials, size, color, and design, or by explaining the method of producing these foods. Every attempt is made to fire the prospect's imagination by picture and color in circulars, and then comes the offer to "try it at

our expense absolutely without any obligation on your part." Ordering is made as easy as possible, by means of an order card, or order blank and business reply envelope; the only risk is the prospect's dislike of wrapping and returning a package. An example of the trial offer card of Frank E. Davis, The Gloucester Fisherman, follows: <sup>2</sup>

## Try this Seashore Treat—FISH CHOWDER

### Made the Old Gloucester Way

Here's a real New England dish—ready to use immediately. Made the good old Gloucester way from fresh caught haddock, diced potatoes and other choice ingredients. All you have to do is add a pint of milk to the contents of each tin, heat, and then serve. With a few crackers it's a meal in itself—and a good one, too.

Remember—my Fish Chowder in tins will keep on your shelf indefinitely—ready to use immediately. Just sign this card—hurry it right back to me—and your Fish Chowder treat will be on its way to you by return mail.

**YES,  
MR. DAVIS**

You may send me a dozen tins of delicious Fish Chowder on approval to try. If, after trying the contents of one tin, I don't like it, I'll return the other eleven tins to you at your expense, and will owe you nothing. Otherwise, I'll send you \$2.10 within ten days.



Can of my delicious Norway Sardines, FREE. Your money will be instantly refunded if you are not pleased in every way

Name..... C. J.

Street.....

City and State.....

Bank or other Reference.....

**Guarantee** Histories of large mail-order houses—Montgomery Ward and Company and Sears, Roebuck and Company—tell us that guarantees have been a considerable factor in instilling confidence in their customers, especially in the early days. Customers a hundred or a thousand miles distant were willing to fill out order blanks and pay by postal money order or check only when they had written assurance that satisfaction was guaranteed or money refunded, and that they were the sole judge of whether or not they were satisfied. Even though these firms incurred losses, sometimes large amounts through people taking unfair advantage of the guarantees, they also found that a guarantee pays as a confidence builder. New firms, selling by mail, have benefited by the reputation for fair dealing built by the early mail-order houses and have

<sup>2</sup> Reproduced by permission of Frank E. Davis Fish Company, Gloucester, Massachusetts.

in many cases been able to build satisfactory businesses on the basis of guarantees and of establishing a record for fair dealing. Since, when guarantees are used, the article is paid for before it has been tried, the strength of guarantees as evidence depends upon the reputation for reliability of the company using them. The value of a guarantee is demonstrated by the fact that three-fourths of America's male shoppers prefer known brands according to a survey by Brand Names Research Foundation. The survey covered items such as shirts, gasoline, razor blades, and so on—articles commonly purchased by men. The reason is that the brand of a good house is a guarantee of quality.

Companies selling articles the satisfaction from which depends upon length of service as well as satisfactory performance regularly offer guarantees. Hence, one expects a written guarantee when buying a watch, a typewriter, a tire, a fountain pen, an electric refrigerator, a vacuum cleaner, or a radio. The guarantee assures that the article is as represented and that it will perform under the conditions set down for a given length of time. Otherwise the buyer is given a new article.

entitled to free repair service, to have his money refunded, or to be

Satisfactory experience in giving guarantees as evidence for sales points depends upon the definiteness and the specific quality of statements. The guarantee should be crystal clear. It should specify the refund of the purchase price, the replacement of the article if the buyer is dissatisfied, or free servicing and repairs. Guarantees of firms selling direct by mail are characterized by definiteness, as shown by the following examples from Rose Mill<sup>3</sup> and *Esquire*:<sup>4</sup>

#### THE LIBERAL ROSE MILL GUARANTY

If you are not completely satisfied with any Mill o'Milford product after actual test in your home, within a reasonable time, just write me to that effect and **YOUR MONEY WILL BE REFUNDED INSTANTLY**. You are not even required to go to the trouble of returning the unused portion of your purchase, unless the merchandise is shipped on approval. My reference is Milford Trust Co., Milford, Conn.

<sup>3</sup> Reproduced by permission of Rose Mill, Milford, Connecticut.

<sup>4</sup> Reproduced by permission of *Esquire*, The Magazine for Men, Chicago, Illinois.

**KEEP THIS STUB  
AS YOUR  
Guarantee**

If after receipt of issue of *Esquire* you are not completely satisfied, you need not return this stub for a refund.

By mail, the publisher of *Esquire* will guarantee you a continuous delivery of your *Esquire* magazine.

No. 417

**Esquire**  
Subscription  
Guarantee

Mr.  
711 W. Nevada  
Urbana, Ill.

**Esquire** - ESQUIRE BUILDING  
CHICAGO 1, ILLINOIS

**NON-TRANSFERABLE**

Two consecutive months for 10  
46 issues of *Esquire* for Only \$1.00  
A saving of \$4 on the annual rate  
(by using this Special Operative Form, each issue costs you only 21¢ instead of the regular 65¢ price)

GOOD FOR  
TEN DAYS  
ONLY

Please check your preference

☐ Money Returned  
☐ Please Call Me

No. 417

**Pleasure in Ownership** Pleasure in ownership and use is a type of evidence employed constantly in circulars accompanying letters and magazines. Glamorized pictures in colors, of women peering into well-stocked refrigerators, of women doing washing and ironing, of women preparing meals in modern streamlined kitchens, and of dinner tables set for parties, greet us from the pages of magazines and of circulars sent with sales letters. Some of these circulars are colored photographs of dining tables or kitchen tables in laboratories of manufacturers or of advertising agencies. Others are the work of commercial artists. But all pictures do their part to make vivid the satisfaction an owner has in the use of the household appliance or in the preparation, appearance, and consumption of goods.

**Pictures of Products in Use** Pictures of machinery in use, for example, make sales copy interesting and convincing. Mr. C. C. Austin, General Manager of the Mancha Locomotive company, who says that he knows their sales promotion letters pay, uses a photograph in every letter of Mancha's Trammer Locomotives under actual operating conditions in mines all over the world. Of these photographs he says: "Photographs are even more important than technical data concerning haulage problems on which these locomotives are applied, because one who is familiar with such operations and can write in a miner's language can generally tell a story about a photograph in which a miner will be interested."

Photographs of Caterpillar Tractors doing duty in many types of

terrain, of the LeTourneau at work in the Imperial Valley of California, of General Motors' trucks being used in the lumber industry of the Northwest, and of the condition of tires after thousands of miles of use—all are evidence that helps to convince readers.

*Reference Lists of Satisfied Owners* A reference list of satisfied owners serves much the same evidential function as does the testimonial, and the better the list of names used, the better the evidence. For this reason names of well-known people or corporations and people in the vicinity of the prospect are good. Prospects reason that if a person or a firm with a reputation for good judgment owns a certain type of heating system, of air conditioning plant, of radio, of plane, of car—it must be good. In the list of owners satisfied with the Mancha Storage Battery Locomotive, as evidenced by their letters, are: (1) the Bagdad Copper Corporation, Hillside, Arizona; (2) the Zinc Corporation, Ltd., New South Wales, Australia; (3) the Carbola Chemical Company; (4) the Great West Coal Company, Edmonton, Alberta, Canada; (5) the International Talc Company, Inc., Gouverneur, New York.

Sales letters for magazines likewise make good use of names of outstanding people on their mailing list—people prominent in government, industry, finance, agriculture, radio, movies, trade, and professions.

Lists of satisfied clients or customers carry the implication that "you, too, will be as satisfied with our products as the people whose names are listed." Lists have the advantage over the testimonial in that they may include many names while each testimonial can give but one.

*Samples* Samples are impressive evidence, and the sales letter has followed the lead of advertising in making use of them. Ingenious are the ways in which samples are featured.

The Broadway Department Store in Los Angeles attached to its letterhead sheet a three-by-three-inch swatch of Textron, azure blue in color with a feathered fern pattern in silver, to demonstrate its beauty and utility for shower and bathroom curtains. The pictures of the shower curtain, a figure emerging from the tub, the window curtained with the material written about, and the sales copy combine to make one see the curtains in the bathroom. The text reads:

If you're in the "Off with the old, on with the new" mood, now that Fall is here, we're sure you'll be interested in turning your bathroom into a beautiful new place with Textron glamorous shower and bathroom curtains.

We've sketched them at the left, and we've attached a sample of this wonderful new rayon taffeta that's treated to be mildew-resistant and water-repellent. In fact, it has a finish similar to the jungle hammocks made of Textron for our soldiers in the rainsoaked South Pacific, and always remains soft and pliant.

The eyelets on the shower curtains are embroidered with cotton thread, and tailored just like those in a parachute, thus preventing ravelling and ripping. You'll love the feathered fern patterns, so softly white against misty pastels, or silvery on white.<sup>5</sup>

The Star Shirt Manufacturing Company printed a sales letter on a five-by-eight-inch swatch of cloth. The Fick Paper Company sent out a sales letter typed on a paper towel, one of its products. Paper makers use for their sales letters the type of paper they seek to sell.

*Tests* Three kinds of tests are used as evidence: first, that made by the firm manufacturing the product; secondly, that made by nonpartisan agencies such as the Bureau of Standards and Consumers' Research; and thirdly, that proposed for the prospect to make himself. The first type, made by the manufacturer, includes tests of the speed and endurance of cars, the durability of tires, the wearing qualities of cloth, etc. The second is made for foods, household equipment, gasoline, oils, drugs, clothing, and the like. The third is usually made by the buyers of linens, woollens, silks, and so forth.

The results of a test given in specific statements have a decided advantage in gaining belief over those given in general statements. The following copy in a *Saturday Evening Post* advertisement describes the Window Weather Tests made by the Chrysler Corporation:

#### ROOM WITH A SHOWER—TO KEEP YOU DRY!

In there, the weather's *always* bad.

<sup>5</sup> Reprinted by permission of Burroughs, Inc., Los Angeles, California.



Every 20 minutes, electric controls turn on a small-sized hurricane of wind and water that whips against a car door.

Between storms, the temperature rises to 100 degrees, and the wind blows grinding, penetrating desert road dust.

Day after day, automatically, this man-made weather punishes door and window. And every time the rain stops, a mechanical hand lowers and raises the window.

This room would drive a weatherman mad. But it shows our engineers, in a few weeks' time, what years of natural weathering will do to windows, window-regulators, and weather-stripping under ordinary driving conditions. Such information helps them develop the best protection against leaks and corrosion.

The Window Weather Test is another example of how Chrysler Corporation people apply practical *imagination* to improve our cars.<sup>9</sup>

**Testimonials** A testimonial is what a person says about a product or service. Its effectiveness in instilling confidence in the reader depends upon the writer's reputation for good judgment, truthfulness, and how well known he is to the prospect. One assertion of satisfaction with a product or service by a customer has more weight with prospects than any number of statements of merits or advantages of the product made by the seller. The value of the testimonial as evidence to gain the belief of the prospect has been amply demonstrated by book publishers, who use testimonials constantly in the sale of books—testimonials by the literary critics of newspapers and of periodicals as well as by people of the same type as the prospects to whom the publishers have sent free copies. Publishers believe that a book does not begin to sell until it gets word-of-mouth advertising. One friend tells another that he or she will like the book or find it worth-while reading. The fact that the book is mentioned at all makes an impression upon the person to whom it is mentioned.

What testimonials do for books, they have done for thousands of other articles and services. In promoting the sale of space, the magazine *Seventeen* sent to likely prospects a file of twenty testimonials from New York shops and subscribers telling how their advertising had brought orders by mail for dresses, coats, sweaters, and blouses.

<sup>9</sup> Reprinted by permission of Chrysler Corporation, Detroit, Michigan.

Robert Collier attributes much of the early success of the New Process Company in selling by mail to the procuring and the using of testimonials from buyers in the same town or state as those on the mailing list. Almost every sales letter for the Mancha Storage Battery Locomotive, as has already been mentioned, contains a testimonial letter from a miner in the miner's language.

Because the testimonial idea has been greatly abused in the sale of patent medicines, cigarettes, cosmetics, one who uses it should do everything within his power to prove its genuineness. He should give names, addresses, dates, and exact quotations, or he should offer to give names and addresses upon request. By the same token the following advertised statement is not likely to convince: "The Blank Company's resources of natural gas are greater than the known gas reserves of any other company, according to available information."

Endorsement of household equipment by *Good Housekeeping* magazine and by Consumers' Research, or by recognized testing laboratories, is a type of testimonial.

The following testimonials have aided writers of sales copy to convince their prospects of the dependability of their own salesmen's statements, and are illustrative of many that are used:

1. For the book *Good Neighbors* by Walter Rose, published by The Macmillan Company:

"A veritable gem of a book," says the *New York Times*. "As thought-provoking and as beautiful a little book as one has met in years. It is a book of irrepressive sanity, of gay wisdom."

"It is to the repeated glory of the house of Macmillan that it finds time to publish such calming and delightful books as this," says the *Indianapolis News Writer*.

2. For advertisements in the magazine *Seventeen*:

Since our meeting in your office the other day, the response to our one-column ad on the Junard \$7.95 dress from Nardis of Dallas has now reached the phenomenal total of 1,900 garments ordered from practically every state in the Union.

In my twenty years in business I have heard of many outstanding advertising success stories, but you can take it from me that this is by far the most amazing result story I have ever encountered, especially from a medium as new as *Seventeen*.

You may be sure that your magazine will be on our list of favorites in the future.

The sales writer's best means of instilling confidence in what he says about his product or services is to be convinced himself that what he is selling can be of benefit and that it is the best of its kind. To be convinced he needs to know:

1. How his product is made
2. How much it costs to make it
3. How it should be used
4. What users think of it
5. How, when, and where they buy it
6. Why it is better than competing articles

The fact that an inexperienced cub in the advertising department of a small manufacturer can often turn out more effective copy on his particular product than a brilliant copy star of a great advertising agency is accounted for by his belief in his product. "The cub," says an authority on advertising and selling, "believes in his product; he lives with it; it is important and real to him; he knows what it can do for folks and how it can do it. To the versatile agency star, the same product may be just one more gadget."

The explanation, facts, figures, free trials, guarantees, testimonials, are not substitutes for the sales writer's sincerity; they are techniques to emphasize his sincerity.

#### JUDICIOUS USE OF EVIDENCE

The sales writer, in order to use evidence judiciously, will consider what evidence to use, how to organize it, and how to draw conclusions. Judicious use of evidence does not mean using a *quantity* of material, but material essential to accomplish a specific purpose. Judicious use is largely a question of knowing the reader's point of view toward the product or service and the firm or salesman who sells it, of choosing the right material, and adapting it to the way the prospect thinks of the product. It is also a question of knowing that the strongest conviction rests upon both reason and emotion.

With the prospect and his point of view in mind, the sales writer will run the gamut of belief-making material—facts, figures, free tests, guarantees, samples, and so on—to decide what is appropriate for his type of product and what is best for his type of prospect. Suppose that the prospect is an executive in industry or in city government and that General Motors wishes to sell to this executive

the idea that there is a General Motors Company truck suitable for light, medium, or heavy hauling. Is there any better evidence to present than facts and figures which show that this truck is in wide use for these three types of hauling? General Motors makes chosen facts and figures appropriate in the following advertisement:

Back in 1626, when Dutch settlers purchased Manhattan Island from the Indians with cloth, beads, and trinkets valued at about \$24. . . . a couple of ox carts undoubtedly could have handled all the hauling requirements of the 200 colonists.

Today, New York City's 7,000,000 citizens rely upon more than 100,000 motor trucks for their very life and livelihood. Trucks distribute 100 per cent of the market produce. Trucks move 300,000 families annually. Trucks maintain 5,000 miles of streets. Trucks deliver meat and milk, bread and building materials, fuel and furniture . . . virtually everything upon which the nation's largest city depends.

Motor transport also plays an outstanding part in the life of every person in every section of the country. And GMC trucks . . . available for every type of light, medium, and heavy duty hauling . . . are outstanding in the field of motor transport.<sup>7</sup>

Suppose a sales correspondent wishes to inform a homemaker that a new type of cookbook with menus, recipes, and market lists will release her from a lot of worry and be for her a time- and patience-saver, can he choose better evidence than sample menus and recipes from the book and offer the woman a ten days' trial of the volume? The sales letter for *Menu-Cook-Book*, by Alice Bradley, principal of the Fanny Farmer School of Cookery, describes new features of the book, quotes a recipe for lamb chops stuffed with mushrooms, and offers a free trial.

#### LAMB CHOPS STUFFED WITH MUSHROOMS

Wipe

4 thick French chops and make a pocket in the lean meat with point of knife.

Fill cavity with

Mushroom stuffing (below), sprinkle with

Salt and pepper, coat with

Crumbs, egg, and crumbs, and put in baking dish. Bake 25-30 minutes at 450° F., turning when half done. Serve with tomato mushroom sauce.

<sup>7</sup> Reprinted by permission of GMC Truck & Coach Division of General Motors Corporation, Pontiac, Michigan.

Mushroom Stuffing

Mix

1 cup bread crumbs with

$\frac{1}{4}$  cup melted butter. Reserve half the crumbs and to remainder add:

$\frac{1}{4}$  cup chopped mushrooms

$\frac{1}{4}$  teaspoon salt and

Few grains pepper.

We hope you enjoy it!

Try a release from worry for ten days -- absolutely free! We are offering this book to you for ten days' free examination. Without spending a single penny you can examine this time- and patience-saver for ten days. If you are not satisfied, you may return it to us without explanation.

Formerly \$6.00, this gourmet's bible is an amazing bargain at its present \$2.49. An order card is enclosed for your convenience.<sup>8</sup>

The homemaker who does her own housework likes to give a free trial to something that appeals to her; the business and professional woman prefers facts, figures, laboratory tests, or lists of well-known and satisfied users. The farmer with a reputation for using his head more than his heart when buying likes something which has won official recognition; he likes testimonials of people in his vicinity; and he asks for facts, figures, tests from laboratories, awards won at expositions and fairs. To keep informed, he reads government bulletins and reports of tests made by experimental stations of leading colleges of agriculture. Hence the report of official recognition and of tests in sales letters is to him a "tried friend" type of evidence.

Many sales letters, like Mr. M. W. Klemm's to farmers and poultry raisers, seek to make readers believe that "good breeding is still the most important profit factor"—and "Mapleside Poultry Farm and Hatchery is the best place to get pedigreed chickens." Here is the evidence:

Good breeding is still the most important profit factor!

"Mapleside" has 35 years' Breeding experience putting these EXTRA Eggs, rapid growth, quick feathering, low chick loss factors and MORE EARNING POWER into the chicks we hatch....

<sup>8</sup> Reprinted by permission of The Macmillan Company, New York, New York.

We've proved beyond a doubt that "Mapleside" Rocks do lay more eggs. For two years in a row they outlaid all other strains, breeds, and varieties, including the Leghorns at the Official Illinois Egg Laying Contests. This is the first time in over 15 years that the same Breeder won this Illinois Contest twice in succession.

In the new 1942-43 Illinois Contest "Mapleside" Rocks had the Highest Hen of the Contest last month and have the Highest Hen of the entire Contest to date of all Breeds and Varieties including Leghorns. They outlaid them all!

The very same Breeding making these Contest Winnings possible is used in Pen producing all our Baby Chicks for you. That's what we mean by MORE EARNING POWER!"

#### PRESENTING THE EVIDENCE

Judicious use is made of evidence by concentrating on one dominant idea, by presenting an abundance of well-selected facts to support this one idea, and by taking account of the natural feeling accompanying it. Judicious use of evidence is demanded by the "terrible sanity of the average man." He will pass by all the glittering generalities in seeking the solid and meaningful fact, and the meaningful fact is much more effective if material presenting it is organized, as it is in the letter just quoted, to bring out one dominant idea.

*Logical Deductions* Without attempting to put evidence in syllogistic form, because the tone of debate or the atmosphere of the court would defeat the purposes of a sales letter, the writer needs to pay careful attention to the logic of his reasoning. Illogical reasoning is much more apparent in written than in oral salesmanship because the reader may sit and think about the argument and analyze its fallacies. The successful letter is so clear and logical that the reader does not have to turn over in his mind various statements to judge their truth and falsity. He should see at once that the conclusions are properly deduced. One doubtful inference or one instance of apparently illogical reasoning undermines his confidence in other parts of the letter.

Careful thinking is needed to help readers to distinguish between meritorious propositions and those which are doubtful. Such letters

<sup>o</sup> Reprinted by permission of Mapleside Poultry Farm and Hatchery, Lincoln, Illinois.

are those inviting speculation in various questionable enterprises, offering to lend money, and making glowing promises about the benefit of certain medical cures. A thinking person will see that they are often shot through and through with doubtful inferences from precarious premises.

The following is an excerpt from a letter of this type:

Dear Teacher:

You can borrow as little as \$50.00 or as much as \$1,000.00  
on YOUR SIGNATURE ONLY.

In a few days we shall be happy to send you  
\$100.00, \$300.00, \$500.00 ... or any other amount from  
\$50.00 to \$1,000.00.

You can get this much money quickly to take care of  
your financial needs by simply filling out the enclosed  
Application and Note and mailing them to us in the plain  
envelope.

And you can pay back this loan in convenient  
monthly installments out of your future earnings.  
Furthermore, if your salary stops during the summer  
vacation, your payments of the principal can stop also,  
and you can resume these payments when the fall term  
opens. [Underscoring is the author's]

*Conservative Statements* A conservative statement is usually more convincing to an educated or even to an intelligent person than is an exaggerated statement. Shakespeare's line, "The lady doth protest too much," calls attention to the natural human trait of doubting whatever is too loudly proclaimed. Strong statements, moreover, require strong evidence, and the absence of evidence is more noticeable for an exaggerated claim than for a moderate claim. It's difficult to believe that an intelligent person will be favorably impressed by the following statements which may or may not be true. Their manner of expressing the idea creates doubt:

1. The most effective employee training course ever produced.
2. That all-time sensational best seller.
3. The book that is thrilling millions.
4. And I make you this *faithful promise*: Everything we now offer or may add to our store as you request will be pure, exactly as represented, and of the best quality commensurate with a reasonable price. If at any time anything you buy from us does not measure

up to this promise, all you have to do is send it back, and *your money will be refunded* immediately and in full.

But I want you to have even more faith in me than that; to have utter confidence, *as you would in your best and dearest friend* [the italics are the writer's] that you will always get an absolutely square deal from me and us. And so I make this further Unconditional Guarantee on our prices:

If you find that you can buy anything of equal quality and in the same quantity as something you've bought from us, for less money, within thirty days, send me the sales slip or label that proves it and Your Money Will be Instantly Refunded.

5. In the course of conversation, repeat one or more of these items, and *everyone will laugh*. Your conversation will sparkle with wit. Your repartee will be quick and hilarious. Everybody will be delighted with your clever remarks, and they will compliment you.

Conservative statements, on the other hand, are evidence of the writer's faith in his product and his enthusiasm for it. They help to impress the reader with the writer's sincerity, which is the magic ingredient that makes sales wherever there is the slightest chance for the expression of the writer's personality. Buyers may feel incompetent when it comes to judging the merits of any proposition from an investment in a used car to the latest real-estate development, but most of them know something about human nature. In such cases, they pay less attention to *what* the salesman says than to *how* he says it. Conservative statements in sales copy show that the salesman's feet are on the ground. Note the difference in the effectiveness of the following conservative statements with the examples just quoted:

### Example 1

Forgive this long letter; it's hard to convey strongly enough how we know you'll enjoy reading this book; and keeping it to read and to re-read again and again. It's hard to do justice to the beautiful, delicate illustrations by John Hookam, but we are so convinced that you will enjoy *Good Neighbors* that we should like to send you a copy entirely at our risk and expense so that you can see for yourself whether it is not worth many times the modest price of \$2.75. It's not a big book physically, but in the enjoyment it gives you it will be one of the treasures of your library.



### Example 2

Let us not from enthusiasm cause any misunderstanding. *The Mummy* (a book on Egypt) is not a "popularized" affair, and perhaps as few people would want to read every word of it from beginning to end as would want to read every word of Frazer's *The Golden Bough*. But for anyone with intellectual curiosity it is a rich treasure house from which the reader, casual or serious, can extract a most satisfying experience.

*Specific Statements* General and abstract statement is a common weakness of sales-letter copy. Few correspondents appreciate the power of the specific, concrete, and imaginative statement in making evidence amount to proof. It is always superior to the general, abstract, and unimaginative statement. The "purest soap" is not so believable as "99.44%" pure. The "richest milk in the world" is not so believable as "5½ per cent of butter fat."

A writer of sales copy is not likely to overapply this principle of specific writing because it is much easier to write in general terms. It takes effort to get exact facts about a product, a magazine, a stock, a bond; and it takes thinking to express facts vividly, interestingly, and persuasively. A comparison of the lazy thinker's sales description of a current magazine and of the patient, hard-working writer's description shows the difference in the effectiveness of the two types of writing.

#### 1. Evidence presented in general statements:

Blank magazine is designed to cover all of the important current events and human interest stories in as clear and concise a manner as possible. Each page is composed with the thought that it should be made as interesting as possible for the reader. Our editorial staff and feature staff have been selected from the best newspaper men in the country. The photographers are among the best in the world.

#### 2. Evidence presented in specific detail:

To School Board

Gentlemen:

Perhaps this testimonial will explain what we mean by saying that Eagle-Picher insulation can substantially reduce school building heating cost:

"This is to certify that we insulated our school building last summer with Eagle-Picher insulation

with a resulting saving of fuel this winter of \$123.38. That is, fuel cost us \$476.89 a year ago; this winter \$353.51. And we have had more comfort."

Herman Janssen, Principal  
Clark-State Grade School  
Combined Locks, Wis.

A little analysis shows that these figures represent a 28 per cent fuel saving and a little over 24 per cent return on the school's investment. Is it any wonder that more and more schools are accepting Eagle-Picher insulation as a "must" for economical, efficient operation? The added comfort features alone are enough to justify the relatively low cost of an installation! <sup>10</sup>

*Dramatic Evidence* Facts about a product, a list of its advantages and benefits, a dozen reasons why your prospect should buy what you are offering, may leave the reader cold. To move him you have to make him see that they apply to him. You have to put him in the picture. You must dramatize the idea for him and make it vivid. If through setting, characterization, dialogue, development of the plot, you can stimulate his imagination so that he will get a vital message and feel keenly, he will make its application to himself. The thought "How will this benefit me?" is always present. If the benefit is pictured, he will appreciate it.

#### ENCLOSURES

The purpose of an enclosure in a sales letter is both to create interest and desire and to establish conviction. In combination with a sales letter, it is a potent force in selling. Tests quoted in the Direct Mail Advertising Association's Bulletins say letters and circulars outpull circulars alone 144 per cent. Neither one is so effective without the other. Other tests have shown that a circular and return card only produced three orders per thousand; letter and return card, twelve orders; and the letter, circular, and card, fifteen orders.

Booklets, folders, enclosures are especially adapted to mail-order selling which does the entire selling job single-handed. There is no dealer to back up one's claims or to cite advantages; consequently, complete and specific information and illustrations need to be given.

<sup>10</sup> Reprinted by permission of The Eagle-Picher Sales Company, Cincinnati, Ohio.

The copy has to anticipate and answer any question that may enter the prospect's mind. Psychologically, the reader is adjusted to sales letters of two hundred to three hundred words. He will read, however, one thousand to fifteen hundred words in an enclosure made interesting and vivid with illustrations, pictures, diagrams, and tables. He will read much or little in proportion to the benefit which he feels he is receiving.

Because the enclosure is an important means of instilling belief, as well as arousing desire and interest, the sales writer must give thought to how to lead the prospect to read it. He should not assume that the reader is interested in the enclosure. It is the writer's responsibility to make him interested in it. Characteristic routine reference to an enclosure is "As per enclosure," but it is a poor means of leading a recipient to read the enclosure.

Good tie-ups between letter and folder, which make the reader want to read the enclosures, are the following:

Reference to enclosures: for Mr. Henry Hoke's *Dogs That Climb Trees* and Mr. Harrie Bell's *How to Get the Right Start in Advertising*:

A peep at the pages from our Scrap Book (inside) will show you that every advertising journal and nearly every graphic arts trade paper have praised our first two books for beginners, highly, without reservations.

For *The Atlantic*:

The enclosed circular announces: (1) *Atlantic's* Special Classroom Rates—a 50 per cent discount from the regular subscription price (teacher's desk copies added without charge); (2) The 1946-47 *Atlantic* contests—essay, story, and poetry contests—for college students, noting in detail the conditions, the prizes, and the Bread Loaf School of English Scholarships.

Enclosed mailing pieces make possible the use of many of the techniques used in advertising—headlines, illustrations, color, display folders, and testimonials. A sales letter from the Folly Turkey Farm has three enclosures: (1) a leaflet, "Our Special Assortment"; (2) a folder; and (3) a business reply envelope. The copy of the letter, the leaflet, and of the folder follow:<sup>11</sup>

<sup>11</sup> Reprinted by permission of Folly Turkey Farm, Trevor, Wisconsin.

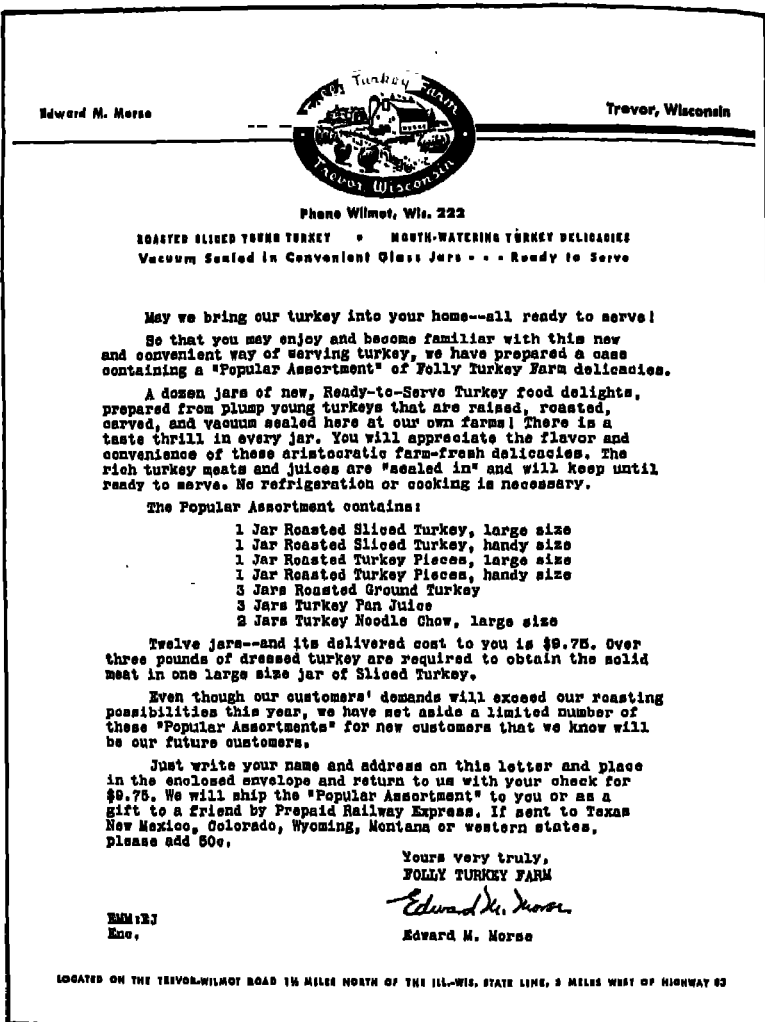


Fig. 19. The Folly Turkey Letter.

The explanation of the value of the printed enclosure is that it may be put aside for further consideration. The folder or booklet may be so attractive in appearance, partly because of color or illustration, and so important-looking that its recipient hates to throw it into the wastebasket. If it contains information which may

## **"OUR SPECIAL ASSORTMENT"**

Available at the present time, subject to prior sale, we can offer a limited quantity of our Special Assortments that are prepared primarily to supply our regular customers' needs. This Assortment contains a dandy selection of 24 jars of tasty turkey foods consisting of:

- 3 JARS ROASTED SLICED TURKEY**  
Large Size
- 3 JARS ROASTED SLICED TURKEY**  
Handy Size
- 4 JARS ROASTED GROUND TURKEY**
- 2 JARS ROASTED TURKEY PIECES**  
Large Size
- 2 JARS ROASTED TURKEY PIECES**  
Handy Size
- 4 JARS TURKEY PAN JUICE**
- 1 JAR ROASTED TURKEY GIBLETS**  
Large Size
- 1 JAR ROASTED TURKEY GIBLETS**  
Handy Size
- 4 JARS TURKEY NOODLE CHOW**

A liberal shelf stock sufficient for many mouth-watering meals . . . The delivered cost of this Special Assortment is \$22.50. If sent to Fla., Ga., Ala., Miss., La., Tex., N. Mex., Colo., Wyo., Mont., or Western states, please add \$1. Write your name and address on this circular and return to us with your check, and we will make shipments as long as our stock lasts.

**FOLLY TURKEY FARM**  
**TREVOR, WISCONSIN**

Fig. 20. The Folly Leaflet.

## *Folly Farm's Choicest Turkey Delicacies*

### ROASTED SLICED TURKEY

Our own young turkeys, raised on milk and meat and what it takes to make delicious eating, then roasted in the good old-fashioned way. Lasted in their own juices, carefully hand carved and the light and dark slices vacuum sealed in glass jars. Rich pan pieces fill the chicks between slices. Two sizes: Handy Jar,  $7\frac{1}{2}$  oz. for two—Large size  $18\frac{1}{2}$  oz. for four.

### ROASTED GROUND TURKEY

Our finest light and dark turkey meat is ground and mixed with turkey broth and seasonings, ready to prepare into tasty warm dishes or to use as a sandwich spread, for appetizers or canapés. Excellent for salads, omelets, deviled eggs or just "as is" in glass jars totaling  $8\frac{1}{2}$  oz.

### ROASTED TURKEY PIECES

Irregular sized pieces and chunks of the same fine turkey used in our Sliced Turkey pack, ideal for a la kinging, creaming or salads. The large  $16\frac{1}{2}$  oz. jar makes eight portions when creamed or in salads—the handy  $7\frac{1}{2}$  oz. jar serves four.

### TURKEY NOODLE CHOW

Tender egg noodles are simmered in pan juice and packed together with a liberal amount of sliced turkey. Pan warm this nutritious delicacy and it's ready to serve— $16$  oz. jar that ate enough for luncheon for three or a main dinner dish for two.

### TURKEY PAN JUICE

One of our most popular items. The rich broths obtained from the turkeys are blended with parsley and celery seasonings. You may make a delicious turkey soup by adding one to two times the quantity of water. Excellent to use as a gravy stock for Sliced Turkey or Turkey Pieces. Mixed with any "left overs" it gives them zest and a rich turkey flavor—in  $7\frac{1}{2}$  oz. jars.

### ROASTED TURKEY GIBLETS

Turkey hearts, livers, and gizzards packed together with rich pan juices. Fine to taste or for dressing and gravy, or they are mighty good just as they are—large  $16\frac{1}{2}$  oz. and handy  $7\frac{1}{2}$  oz. jars.




Fig. 21. The Folly Folder.

be used as reference material, it is likely to be kept on the desk or filed.

## Securing Action

No matter how well a sales writer has succeeded in getting his prospect's attention, in arousing his interest and desire, and in instilling confidence, he has not made a sale unless he can impel action. For this reason, this action element of the letter, often called the "clincher," is extremely important. If it fails to get action, it dooms the letter to be a failure.

## TIMING THE ACTION

Much has been said about the psychological moment for attempting to close a sale. In personal selling, the salesman has the advantage of detecting this moment because of something the customer says or does. The customer may ask: "What guarantee do you make?" "How much does it cost?" "What are terms of payment?" "When can you make delivery?" The salesman will then produce an order blank and say: "Just write your name here."

The writer of the sales letter, on the other hand, has to depend upon his knowledge of human nature, his experience in selling,

his imagination, to know when the reader is ready to buy. He is guided by this general principle: The time to attempt to close a sale is when, in his judgment, he has done enough to make the purchase desirable to the reader and to remove the reader's mental reservations. He determines this point by reviewing the ground which he has covered, by gauging the reader's probable reactions to the information supplied, and by sensing what his prospect's feelings will be at a given moment. In order to close the sale at all, the writer-salesman has no alternative but to risk attempting to get the order too soon or too late.

The salesman knows, moreover, that the prospect at the height of his desire for goods and services is in a highly unstable frame of mind. In this state, he has been likened to a rock resting on a precipice, which will continue to rest only until a wind, a vibration, or a slight shifting of the earth beneath starts it moving downward. After it is put in motion, it falls through the force of gravity. At a comparable point in the sales presentation, the salesman thinks that he has gained his prospect's belief that the product will do for him what he wants done and that the price is right. He is almost persuaded to act. At the very moment that the salesman logically expects him to buy; however, he holds back. He hesitates between acting in accordance with his desire and parting with his money.

What is the seller to do? The obvious thing is to give him a "push" or a "pull" without seeming to do so.

#### ELEMENTS OF THE CLINCHER

The "push" or the "pull" is, of course, the mental stimulus which impels action. Its elements are:

1. A clear statement of the "offer" or "proposition."
2. A clear statement of what he needs to do to take advantage of the offer.
3. Information which shows that the act of purchase requires little risk or effort—painless buying.
4. The inducement to buy *now*.

These four elements cannot be clearly differentiated, and they do not always follow in the order listed. Price, for example, is a part of the offer; it may also supply the inducement to act. An order card indicates how the reader is to act, and at the same time it makes

acting effortless. Terms of payment are part of an offer. Easy terms may also remove an obstacle to purchasing.

*The Offer* The "what" of the clincher is the offer. It names the unit of sale. It says exactly what the price of the product or service is. It specifies terms of payment and who pays transportation. It is the proposition or contract to which the reader can say "yes" by signing his name on the dotted line.

To illustrate what details constitute the offer, let us examine the "what to do" or "proposition" of a sales letter: the product, the price, and the terms. Although these details are usually mentioned in the closing paragraphs of a letter and again in the order card or the printed order form, in the following letter they appear in both the opening paragraphs and in a postscript:

### Opening Offer

May we print your firm name and address on a trial order of our especially signed manifold *copy* sheets, like the samples enclosed—and send them to you FREE?

Yes, that's right—ABSOLUTELY FREE and no obligation whatever, aside from your enclosing 10 cents in stumps or coins to cover the packing and mailing cost.

### Postscript Offer

Incidentally, your Free Trial Order consists of both the rag content cockle stock like [enclosed samples] and the regular smooth manifold. You will get, besides, samples of legal and special new large sizes.

*The Procedure: How to Buy* How to do something follows in natural sequence, or is a logical accompaniment of the offer.

The listing of the steps of buying tells the reader definitely the name and address of the firm, what details his order should include to ensure its being filled correctly, and how to make payment. The letter writer should supply the reader with a printed or processed order blank on which to supply the necessary information, a self-addressed postal card, perforated blanks at the bottom of letters or enclosures, or blanks on the reverse side of sales letters, applications, contracts, and certificates of membership. The mailing should also include a return envelope similar to the sample on page 58 which requires no postage, or a stamped envelope.



*Effortless Action* In planning how the reader can be led to act, the expert sales writer gives thought to making action effortless. He concerns himself with how to make it physically easy for the prospect to do what he wants him to do. He knows that inertia and procrastination are almost universal human weaknesses and he therefore makes it easy for his reader to accept the offer, easy to pay for goods and services, and even easy to receive them.

Recognizing this principle of selling, that action is often contingent upon ease of action, he uses the word "tear" a coupon instead of "cut" a coupon, to increase the percentage of returns from his sales copy. Since "tear" suggests less effort than "cut," more people will *tear* the coupon and send it in than would *cut* it. The word "sign" has the connotation of a legal step and hence puts the reader on the defensive. He knows that to sign also suggests more effort than to "jot down."

"Write a letter" suggests the necessity for paper, envelope, pen, stenographer, typewriter, postage, expense, energy, and time. A request to telephone suggests keeping something in mind, finding the moment that one can reach the other person without waste of time. It may suggest the expense of one or more calls. "Come to the store" involves time, effort, and expense. "Indicate a time a salesman may call" implies the responsibility of being at home or at the office to see him, of making time to listen to him when he calls, and of seeing that one is free from interruptions.

The sales writer, in planning his close, reviews these obstacles to action before suggesting to his prospect group a specific thing for them to do. To make ordering easy, he must outline some convenient way of making it possible for the reader to send an order without preparing it or of making payment without inconvenience.

It is extremely important in phrasing the close of the sales letter not to annoy the buyer with a demand for money just when he is ready to buy. Direct sellers of specialties have reached millions of customers and have built millions of dollars' worth of business on the basis of requesting no payments until after the products have given complete satisfaction. They know that the buying should be painless as well as effortless.

*Inducements* To induce a prospect to buy while he is in the mood, the salesman needs to supply a mental stimulus. It corresponds to the "push" or "pull" that moves the rock balancing on a

precipice. Some inducements are: (1) limited supply, (2) special price for limited time, (3) premium or gift for prompt purchase, (4) combination offer which gives an advantage to the buyer, and (5) command, request, or suggestion that the reader act at once.

"Limited supply" is a potent inducement to act. The reader's belief that the supply is limited depends upon the reputation for reliability of the firm making the statement. To increase the credibility of a statement, sales correspondents often give exact numbers of articles available or the reason for the limited supply. For example, The Macmillan Company's sales letter for *Types of English Literature* closes with these two paragraphs containing the statement: "And we have only a few thousand copies of present stock on hand."

The price of this beautifully printed set is only \$7.50. And we have only a few thousand copies of present stock on hand.

Order the set now, on the enclosed card, for yourself, for the young person whom you wish to introduce to English literature, or for a friend.

Another inducement to immediate action is the "special-price-for-limited-time-only" appeal. In times of rising prices, at certain periods of the year, the special price for a limited time is very effective. Every woman knows that furniture and furs are less expensive in August; that sheets, pillow cases, and table linens are lowest in January; that summer sales are before July 1, and winter sales immediately after Christmas. In times of rising prices and when there is fear of inflation, the idea that delay means paying more is thoroughly sold by newspapers, magazines, the radio, and general talk; hence a statement to this effect in a sales letter is readily believed.

There are, moreover, three types of special prices for a time: (1) an introductory price for a new article, (2) a bargain price for clearance and end-of-season sales, and (3) a special price during dull seasons, or for special sales events. For the reduced price, it is necessary to give a believable reason to gain the confidence of the reader that the value offered is unusual for the money. Another sales letter of The Macmillan Company for the four-volume set, *Types of English Literature*, gives the following believable reason for the low price of \$7.50 for which the set is offered:

How is it possible for these four large, beautifully printed books to be sold for only \$7.50?

It was made possible by printing huge editions in 1940 for use in the universities and colleges of the United States. Now a number of sets are offered to you and other libraries of the nation. When our present stock is gone, it may be possible to reprint the books, but the price will have to be considerably higher.

A sales letter of Graphic Books, Inc., explains the discount on the basis of prepublication offering:

The book is now in production. The bookstore price will be \$5.00.

But to Jack's and our friends there will be a pre-publication discount of 15 per cent. Send no money now, unless you so desire. Just fill your order, and we will mail you a bill when your books are delivered.

Please get your card back to us promptly, because on publication day the special rate of \$4.25 jumps to the fixed price of \$5.00. You may as well have that saving.<sup>12</sup>

Premiums appeal to the universal desire to get something for nothing. As a result, they are used by the specialty mail-order firms who may offer a box in which to keep hose with the purchase of six pairs of hosiery; a rhinestone clip with a pair of wool blankets; glass dishes for fruit with special brands of fruit; or a "best seller" with a regular subscription for a specified number of books each year. Notice that a "surprise gift" is used as a premium in a mail-order selling letter for a magazine entitled *Profitable Hobbies*.

Yes, that's the way people talk about Profitable Hobbies -- It's a bargain for anyone. That makes our SURPRISE GIFT all the more amazing--and to get it--this is all you have to do! Simply check on the enclosed coupon whether you want the SURPRISE GIFT for a man or woman -- then send it back to me with your request for a 4-months' trial subscription to Profitable Hobbies and only \$1.

You'll thrill to the SURPRISE GIFT! You'll thrill to the scores of fascinating hobby stories in each and every issue. You'll thrill to the added fun and extra dollars you'll get from your hobby, chosen from among the dozens you'll find every month in Profitable Hobbies.

<sup>12</sup> Reprinted by permission of Graphic Books, Inc., New York, New York.

Mail the enclosed slip today while the SURPRISE GIFT offer is still open. Remember, I'm giving you my personal guarantee that Profitable Hobbies will please you, or I'll return your money and you may keep the SURPRISE GIFT without obligation.<sup>13</sup>

Here's how *Fortune* says it:

I hope you will accept this cordial invitation to have Fortune at hand for your personal study and enjoyment, for reference and classroom use.

No single copies of the Labor-Management issue can be sold. So I am reserving a copy in your name until your Fortune subscription has time to reach me.

Your order will be entered at the special lowered price of \$6 for a full year (instead of Fortune's regular \$10 price). This rate is available only to a carefully selected group of educators the editors believe will find Fortune reports directly valuable in their profession.

Our reserve for new subscriptions is so limited -- the demand for this Special Issue so large -- that I really need your instructions right away if you would like your subscription to start with the current Fortune.

P.S. I have enclosed a postage-paid Courtesy Card, entitling you to enter your subscription at the special lowered rate.<sup>14</sup>

The combination offer means that two or more articles sold as a unit may be obtained at a special price. For example, a week-end package may be a pound of nuts and a pound of candy or a pound of candy and a novel, at three-fourths the price of the two bought separately. Magazines of various types are grouped to make a "club offer," and the complete works of authors are sold at a reduced price. Assortments are made up of several kinds of preserves, combinations of candy and nuts and fruits are packaged together, and assortments of cookies are placed in one box.

For example, Perrin & Thompson, Winter Haven, Florida, offer their "whole de luxe box" in April for \$10.25, the same combination of oranges, grapefruit, citrus fruit, nougat, Florida fruit cake, and citrus marmalade offered before Christmas at \$11.75.

<sup>13</sup> Reprinted by permission of *Profitable Hobbies*, a Division of Modern Handcraft, Inc., Kansas City, Missouri.

<sup>14</sup> Reprinted by permission of *Fortune*, New York, New York.

# KEYING THE TONE OF THE CLINCHER

**Command** Whether or not the sales writer will command action, request action, suggest action, or hold back as a means of closing the sale depends upon what the sales correspondent knows of how classes of people respond to various stimuli and his ability to classify people correctly. He knows that their final act in buying is based upon their character, their temperament, the factors controlling them at a given time. The more he knows the thoughts and habits of people at different social levels, the more wisely will he select the type of stimulus to use in producing action. The fact that young people are conditioned by parents, schoolteachers, the church, and the armed services to obey orders explains the success of command as a type of stimulus. "Send no money—mail card today!" "Sign and return the enclosed card today" are familiar last sentences to solicit orders by mail.

NOW, while you have this letter at hand, mail the enclosed postage paid order card for *your copy* of George Stimpson's *A Book About a Thousand Things*. Don't wait . . . do it now!

The weakness of this type of stimulus is that it antagonizes people more accustomed to giving commands than to receiving them.

**Request** The request is more courteous than the command and hence more persuasive. It makes the buyer feel that his judgment is respected and that he is making his own decisions. The first example is taken from a letter soliciting bank accounts:

Won't you stop in to see us the next time you're passing our way? Or, if you prefer, I'll be glad to come to see you at any time if you'll just call me at LaFayette 6800.

The second is excerpted from the end of a letter promoting Power Arm Positioning Equipment:

We have a Work Holding and Positioning Engineer located in your territory. He can offer you many valuable suggestions clear up to production lines and progressive assembly setups. May we send him around to see you?

**Suggestion** Suggestion, as a method of promoting immediate action, links action so closely to the benefits and satisfactions attending action that action seems the obvious thing. If the objective is

alluring and vivid, suggestion is a powerful incentive to act. Here are two examples:

This array of "Giant" Christmas Book Matches  
Greeting Card Etchings  
Kiddie's Party Kit  
Princess Stationery ...

This array of new items is designed to stimulate business no end. Used with our new counter and window displays (sent free on request with next shipment) they present an alluring picture.

If you can't wait, send us a night letter. Immediately, prepaid shipments will be made.

\* \* \* \* \*

The card at the top of this letter will bring to your desk the report, "Executive Salaries and Continent Compensation Plans," together with the first issue of your subscription to *AMERICAN BUSINESS*. A single idea will amply repay you the small subscription cost.

*Stimulating Phrases* A new wording of the urge or incentive for buying does not have merit simply because it is new. It does have merit if its newness gives it vitality lacking in such overworked phrases as: "Do it now!" "Why not send it today?" "Fill out and mail at once." Neither is an old "urge" weak just because it is old. Certain tested "urges" to action do yeoman's work in the sales presentation, year in and year out. The too-clever ending has the weakness of calling more attention to its wording than is desirable. Effective wording moves the reader to action, not to exclaim, "How clever!" Moreover, the effective wording is always specific and compact. The following urges show a range of tastes of which some are objectionable enough to antagonize self-respecting and sensitive people:

*Exaggerated:* "Mail the order NOW! Then be prepared for the most thrilling merchandise bargain you've ever had your eyes on, with a sensational gift for prompt action."

*Persuasive:* "Check the coupon below and return this letter to us at our expense in the special envelope enclosed. Your cooperation will be appreciated."

*Suggestive:* "The use of the enclosed order card assures you prompt delivery of this brilliant achievement in book making. The enclosed card

is evidence that you have been offered this special rate. So I hope you will initial it and air mail it back to me in the enclosed envelope today."

*Presumptuous*: "Mail the card and see how little it costs to have MONEY COMING IN when you need it! You owe it to yourself and your family to call today."

*Wordy*: "The enclosed card will bring you your copy. We feel sure that you will find it immediately immensely valuable in reaching a solution of your drive problem that will give you maximum dependability and economy."

*Commanding*: "Fill out the coupon. Enclose your check or money order in the postage-free envelope and mail it today."

*Hackneyed*: "A word to the wise. ENTER YOUR CLASSROOM SUBSCRIPTION ORDER EARLY. All orders will receive immediate attention."

*Ineffective*: "On that basis, won't you send us your order today? In the meantime, we seek your consideration."

*Patronizing*: "Get busy with that order card—before you lose it."

*Vulgar*: "If you haven't got a BUCK or a check handy JUST FORGET about the money for the moment—ACCEPT THIS LIBERAL OFFER—SEND BACK this form TODAY, AND I'LL SEND YOU A BILL FOR THE BUCK AFTER YOUR FIRST COPY IS DELIVERED."

*Novel*: "Do jot your name on the enclosed card and MAIL IT TODAY . . . for the only magazine that's a Flying Trapeze Between Today and Tomorrow."

#### ARRANGEMENT OF THE CLINCHER

The content of the sales-letter clincher is affected little by the objectives of the sales letter: to get an order by mail; to get prospects to send for sales literature; to answer inquiries; to induce people to come to a store to buy; to encourage continued patronage; or to introduce and supplement salesmen. An examination of the clinchers of letters seeking these various objectives supports this statement and suggests that any one of several arrangements may be made to serve the purpose.

1. Clincher of direct-by-mail sales letter for *Menu-Cook-Book* by Alice Bradley, Principal of the Fanny Farmer School of Cookery:

*Inducement*      Try a release from worry for ten days absolutely free.

*Offer*              We are offering this book for ten days' free examination.

*Effortless  
Action*

Without spending a single penny you can examine this time- and patience-saver for ten days. If you are not satisfied, you may return it to us without explanation.

*Inducement*

Formerly \$6.00, this gourmet's bible is an amazing bargain at its present \$2.49.

*Effortless  
Action*

An order card is enclosed for your convenience.

2. Clincher of a letter which attempts to induce prospects to send for sales literature:

*Offer*

The startling results of this survey have been issued recently in a report called "Design for Selling." Total food purchase figures are given, plus individual breakdown percentages for leading food items and other products. A number of executives in the food field have found this report a stimulant to their own thinking on effective food merchandising practices.

*Inducement*

Our representative may already have reviewed this report with you. If you would like a personal copy for reference at this time, when you are probably making plans for the coming year, just fill out the enclosed reply card.

*Inducement*

*Effortless  
Action*

3. Clincher of a letter answering an inquiry. The purpose of the letter, the fourth sent after the receipt of an inquiry form, is to get immediate action. The first two paragraphs are omitted.

MY SPECIAL OFFER TO YOU.

*Offer*

If you will fill in and return the enclosed Enrollment Application in the next mail, you can have all the benefits of the Blank training on terms of --

*Effortless  
Action*

\$2.00 down and \$1.00 a week, beginning one month from date of enrollment.

*Inducement*

Naturally, this exceptional offer cannot be repeated, nor can it be held open indefinitely.



*Effortless  
Action*

The enclosed self-addressed envelope (on which we pay the postage) which is marked for my special attention, will bring me your enrollment promptly. Be sure to fill in all of the information asked for on the application and attach you remittance of \$2.00.

*Inducement*

Your first lessons will be sent at once, and you pay nothing more until a month from the date on your application; then you pay at the rate of \$1.00 per week. DO IT NOW, while the thought is fresh in your mind.

4. Clincher of a letter the purpose of which is to induce people to come to a store or other sales outlet to buy:

*Offer*

In The Broadway-Hollywood Cosmetic Shop on the Street Floor you will find "Chinese Red" lipsticks with swivel or flip tops at \$1.00; "Chinese Red" Smart Sets exquisitely boxed for your dressing table or for gifts at \$1.75, and "Chinese Red" nail lacquer at 75¢. (All prices are, of course, subject to the Federal 20% Excise Tax.)

*What to do*

We do hope that you will come in this week to let us show you this original new shade, especially as Miss Ruth Hawkes, Chen Yu consultant, will be here all week to help you personally in your selections.

*Inducement*

Cordially yours,

*Effortless  
action*

P.S. For your shopping convenience, we are open every Friday from 12:15 Noon to 9:00 in the evening.

5. Clincher of a letter to encourage continued patronage. This was a sales letter from Reinhold-Gould, Incorporated, New York, concerning the purchase of paper and enclosing samples of three types of papers used daily by customers: C.P.A. Index, Waterfalls Ledger, and Glendale Vellum. The clincher is embodied in the three closing paragraphs.

*Offer*

You'll note from the data on the samples that exceptionally large quantities are here in all the popular sizes you need.

*Inducement* Like so many of our friends in the publishing trade, we feel sure you'll learn to count on this availability as a distinct "lift" today when the paper situation shows no outward sign of brightening.

*Inducement* We also have available for you a number of other special items which the writer would personally like to present to you. May I call

*Effortless action* you before the week is over?

### EASY-ACTION ORDER AND REPLY FORMS

*Order Forms* Discussion of order forms necessarily harks back to the presentation of *what to do* and of *effortless action*. The information asked for in order blanks and return postal cards should be reduced to mere essentials. The reading of many instructions and the need of the prospect's filling out a considerable number of spaces involve effort on the part of the buyer and may cause him to put the order form aside until a more convenient time or to fail to fill it out at all.

The tendency of people to do only what they can do easily has led sales strategists to make ordering almost effortless. It has led them to make wide use of the postal card order form, which contains the order already printed and which requires no action on the part of the reader except to sign his name. In some cases, even his name is typed, leaving to the reader only the initialing of the order and the dropping of the card in the mail.

So important has the postal card order form become in getting action that its writing calls for as much skill in salesmanship as does the writing of the sales description. The president of one of the most successful of the companies selling specialties direct by mail specifies the following requirement for his sales correspondents: "Design an order form which will be enticing enough to give your prospects greater desire to order."

To make the postal card order form enticing, all the elements that go into good advertising copy are brought into use: illustration, color, layout, type face, and alluring sales copy. Recent examples coming through the mail show color combinations of black, orange, and white; red, white, and black; and pleasing variations of black and white.

Explanation of why the order card must be designed to carry so great a part of the load of selling is that its recipient often puts it aside for future attention. The next time he picks it up, he can read again the alluring sales copy that will re-create the desire to have what he had intended to buy when he laid the card aside. The complete details, picture of the product, and compact sales copy in the offer serve as reminders to act at once.

One order card, for example, is in the form of a double post card, like the following:

<b>PRICE LIST—Express Prepaid!</b>	
Shipping season from December 1 to June 1 — Prices subject to change without notice	
<b>WHOLE BOX</b> —Packed ALL ORANGES contains from 100 to 216—ALL GRAPEFRUIT from 36 to 64—MIXED BOXES from 50 to 108 ORANGES, and 18 to 32 GRAPEFRUIT (according to size).... <b>850</b>	<b>WHOLE BOX DE LUXE</b> — Containing ORANGES and GRAPEFRUIT attractively packed with Citrus Fruit Nougat, Florida Fruit Cake and Citrus Marmalade..... <b>1175</b>
<b>HALF BOX</b> —Packed ALL ORANGES contains from 50 to 108—ALL GRAPEFRUIT from 18 to 32—MIXED BOXES from 25 to 54 ORANGES and 9 to 16 GRAPEFRUIT (according to size)..... <b>450</b>	<b>HALF BOX DE LUXE</b> — Containing ORANGES and GRAPEFRUIT attractively packed with Citrus Fruit Nougat, Florida Fruit Cake and Citrus Marmalade..... <b>775</b>
<i>EACH BOX is given individual thought and care. Fruit is wrapped in tissue and tops of boxes are decorated with Florida moss and sprigs of humquats with leaves, presenting a very attractive appearance</i>	
<b>PERRIN &amp; THOMPSON GROVES, Winter Haven, Florida</b>	
<b>ORANGES AND GRAPEFRUIT DIRECT TO YOU</b>	
<b>PERRIN &amp; THOMPSON GROVES, Winter Haven, Florida</b> Please ship the tree-ripened oranges and grapefruit as checked below. After eating some of the fruit I will either return the remainder at your expense or send my check for the same within 10 days.	
<b>Orange . . . . .</b>	<b>Whole Boxes</b> ..... $\frac{1}{2}$ Boxes \$.....
<b>Grapefruit . . . . .</b>	<b>Whole Boxes</b> ..... $\frac{1}{2}$ Boxes \$.....
<b>Mixed . . . . .</b>	<b>Whole Boxes</b> ..... $\frac{1}{2}$ Boxes \$.....
<b>DeLuxe . . . . .</b>	<b>Whole Boxes</b> ..... $\frac{1}{2}$ Boxes \$.....
Name .....	
Address .....	
City..... Zone..... State.....	
<b>Get a Box of Fruit Free — You pay for 10 Boxes and get the 11th Free</b>	
83A	
<b>SATISFACTION GUARANTEED</b>	

On the back of the order to be filled in is the message: "Tree-ripened Oranges and Grapefruit. Direct from our Groves to You." At the top of the inside spread is a price list of the whole box, of the half box, of the whole box de luxe, and of the half box de luxe with mention that express is prepaid. Notice that the order card repeats some of the desire-building phrases of the interest and desire element of the letter: "Oranges and Grapefruit Direct to You," "Please ship the tree-ripened oranges and grapefruit as checked below."<sup>15</sup>

*Reply-O-Letters* A newcomer among reply cards is the order card which is a part of the patented Reply-O-Letter. The letter has an opening at the left-hand side just below the letterhead, similar to that of the window envelope. A transparent paper is pasted back of the opening to form a pocket into which the reply card is slipped. Visible through the open space is the reader's name and address which attract attention and personalize the message. Since the signature and address are on the card, the recipient needs only to initial the card to signify the acceptance of the offer. On the other side of the card are the name and address of the firm to which the reply card can be mailed. Publishers are rapidly adopting it. The Reply-O-Letter and card illustrated on page 387 are a sales letter for *American Business*, a Dartnell publication.<sup>16</sup>

Most return cards and envelopes require no stamp. The seller has by special permit at the post office arranged to pay for those which are returned. As a result, then, he pays for only those bringing inquiries and orders.

*Return Cards and Envelopes* Many an article and booklet have been written on the subject of cards versus envelopes and stamped return envelopes versus business reply envelopes. Users of form letters want to increase their returns. A recent issue of *Envelope Economics*, published by the Tension Envelope Corporation, contained the following information on its inside cover:

### Cards versus Envelopes

Admittedly, cards don't cost so much as envelopes. And it costs only 2 cents for a C.O.D. reply card as against 4 cents for a C.O.D. reply

<sup>15</sup> Reprinted by permission of Perrin & Thompson Groves, Winter Haven, Florida.

<sup>16</sup> Reproduced by permission of *American Business*, Chicago, Illinois.

## AMERICAN BUSINESS

A DARTNELL PUBLICATION

**What is happening to  
EXECUTIVE SALARIES?**

REPLY CARD  
INSERTED HERE

COMPLIMENTARY

**A 56-page  
REPORT  
from  
DARTNELL  
PUBLICATIONS, Inc.**

How do the salaries paid your executives compare with others in your line of business? — companies whose sales volume is comparable to yours?

What about compensation over and above base salaries? Would it help you to know the plans which certain companies have set up to pay additional compensation to their executives contingent on over-all operations?


The editors of AMERICAN BUSINESS magazine have made a confidential check of the executive compensation arrangements of more than 200 selected companies. They have come up with some significant and important information which should be of tremendous assistance to you in considering year-end salary adjustments for executives. The report covers:

- The Trend of Executive Salaries by Industries
- Average Salaries Paid Various Types of Executives
- Compensation of Executives by Size of Companies
- Salary Ranges, Job Classifications in 200 Concerns
- Contingent Compensation Plans for Department Heads
- Details of More Than 50 Executive Bonus Plans

This 56-page executive salary report is not for sale. It has been issued as a service to subscribers. It is available with a 15 months' new or renewal subscription to AMERICAN BUSINESS — Dartnell's monthly magazine of business management methods — at the regular subscription price of \$3.75. There is no charge for the report.

Every issue of AMERICAN BUSINESS — the brass tacks magazine for management executives — will bring you concisely written reports covering the latest and best practices in every department of business. The next twelve issues will present as well a report on the "Fifty Best Managed Companies in America" which you won't want to miss I'm sure.

The card at the top of this letter will bring to your desk the report, "Executive Salaries and Contingent Compensation Plans," together with the first issue of your subscription to AMERICAN BUSINESS. A single idea will amply repay you the small subscription cost. Please drop the card in your "outgoing" mail box now, while you're thinking about it.

  
**J.C. Ashley**  
 Publisher  
 AMERICAN BUSINESS

Published at 4440 HAVENWOOD AVENUE • CHICAGO 48, U.S.A.

Fig. 22. Reply-O-Letter.

envelope. So, the only reason why so many experienced and successful users of the mails favor results from envelopes in preference to cards is that they get better results from envelopes. Even those who use reply cards frequently enclose an envelope, too. Besides, envelopes have another

and even greater advantage—they bring back the payment. You can't very well pin a check or a bill to a reply card.<sup>17</sup>

### Arrangement of the Sales Elements

A sales letter of *Time* magazine, analyzed on pages 314–316 of the previous chapter, employed the standard order of arrangement of the elements: attention, interest, desire, conviction, and action. As sales correspondents gain power in writing, however, they vary the arrangement. Many sales letters, particularly direct sales types, begin with an offer; "Have you any objection to my putting a pail of choice Salt Mackerel Fillets in your home to try?"—which is more frequently content for the close of a sales letter. Or the letter may begin with evidence such as: "There is a 126 per cent increase in mineral oil sales. Cellophane-wrapped containers are rapid sellers."

The letter on page 389 illustrates a variation from the standard arrangement of elements. Interest, conviction, and action elements recur throughout the letter, which was sent to all Ampro dealers. Its return was 33 per cent—one million book matches sold on a mailing list of six hundred. Analysis shows that although the elements of sales presentation deviate slightly from the usual pattern of attention, interest, conviction, and action, the effectiveness is in no way impaired. Inducement to action—"by taking advantage of our coöperative plan . . . you can buy these books at *less than half the cost*"—precedes the conviction paragraphs. Furthermore, the interest appeal is repeated in the fifth paragraph—"these books identify your store as headquarters for Ampro equipment."<sup>18</sup>

### Forms of Sales Letters

Sales letters classified as to form are of three kinds: (1) the single typed or processed letter; (2) the typed or processed letter, accompanied by printed enclosures; (3) the double-page or multi-page letter, the inside spread of which is used for illustrations and printed information.

<sup>17</sup> Reprinted by permission from *Envelope Economics*, Tension Envelope Corporation, Kansas City, Missouri, "Return and Business Reply Envelopes" Edition, p. 2.

<sup>18</sup> Reproduced by permission of the Ampro Corporation, Chicago, Illinois.

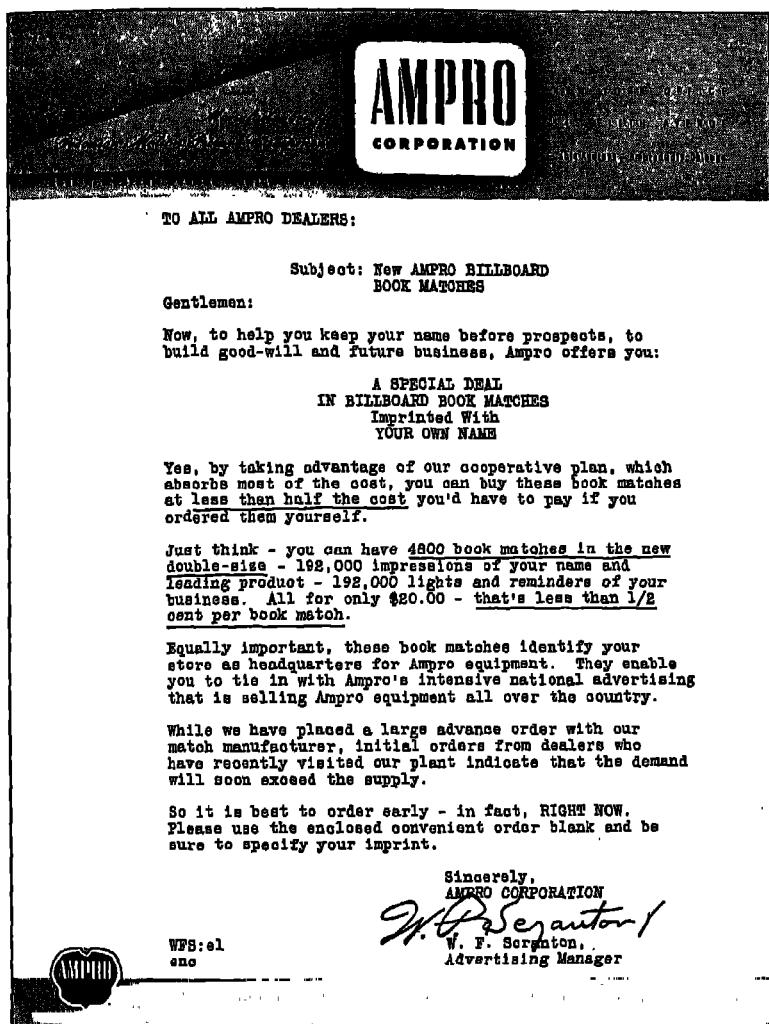


Fig. 23. Ampro Sales Letter.

### THE SINGLE LETTER

The letter unaccompanied by enclosures has two distinct assets: it is personal and flexible, and it is a good medium for a succinct message. It is usually one page in length. Occasionally, it is a page and a fourth or a page and a half in length, in which case a part

of the message is typed on the reverse side. In some cases the letter is two pages in length, particularly letters of publishers and investment services. It is often three pages when it is selling specialties direct. Those who have tested length of sales letters for specialties have found that the long letter brings more orders than the short letter.

#### LETTER AND ENCLOSURE

The second type, the letter and the printed enclosure, is especially adapted to secure completeness of the message without seeming to be long. In this type, the function of the letter is to direct attention to the printed material. Printed material turns this attention to interest and desire, and often to conviction. This form allows space to tell about a product in detail without becoming tedious. Pictures, graphs, and charts can be introduced to aid any steps in the sales procedure. Particularly do graphs and charts have the power to express an idea compactly and vividly.

The content of a letter accompanied by an enclosure is influenced by it. Some letters are merely short messages to introduce the supplementary material and as such are ambassadors of the enclosure. Others are fairly complete as to the sales steps, with the enclosures merely supplementing the letters. The cost of mailing enclosures is usually negligible, for a three-cent stamp on first-class mail carries a full ounce of material. The single letterhead and envelope weigh much less than an ounce; hence, a surprising amount of printed enclosure travels free.

The size of the enclosure varies. The usual sizes are a page  $3\frac{1}{2}$  by  $6\frac{1}{4}$  inches, 6 by 8 inches, or  $8\frac{1}{2}$  by 11 inches. The size depends on the length of the copy and the number of illustrations, which in turn depend upon what is to be accomplished.

When all four steps of the sales process are covered in the letter, only the outstanding features of each step can be presented in the enclosure. Its contents become description, explanation, exposition, and evidence supporting each of the main steps made in the letter. The principle in selecting the content of the folder is to give all that is necessary to create the desire or to gain the confidence of the particular class of prospects to whom the letter is addressed. Whether the folder will be largely description and explanation or largely evidence depends upon whether or not it has to do its sell-



ing job in competition with others. It depends also upon the public's confidence in the company it represents.

When the letter is an ambassador for the enclosure, its purpose is fulfilled if it directs attention and creates interest; that is, if it brings a person to recognize that a product has the possibility of filling a need. The letter of this type most likely to engage the reader's interest is one which emphasizes a central selling point. It may call attention to the specific thing found in the enclosure, it may be a miniature sales letter to summarize the contents of the enclosure, or it may raise important questions to be answered by the enclosure.

#### DOUBLE- AND MULTI-PAGE FORM LETTERS

The double-page and multi-page form letters solve the problem of completeness, convenience, and economy in the sales process. The particular advantage of the double- or multi-page form over the letter and the enclosure is that it combines the letter and the supplementary material into a unit which cannot be separated.

The purpose of the double- and multi-page letter is to achieve results at minimum expense. It is well known that dictated letters vary in cost from sixty to seventy-five cents; processed letters, from fifteen to twenty-five cents. Since letters are sent out 500, 1,000, 10,000, 100,000, and even 1,000,000 at a time, the cost becomes highly important.

The main use of the double-page or multi-page letter is to advertise new products or new features of products. In this case, a more complete sales story is necessary than can be told by the single letter, and the contents of the larger form should be what can be told most effectively in a single installment rather than in a series of letters. The particular advantages are: (1) the form permits four, eight, even sixteen times as much space as a single sales letter; (2) every selling device that is used in advertising—illustration, display, heading, subhead, layout, type face, etc.—may be used on the inside spread; (3) the message is kept personal because a letter accompanies this advertising material; (4) the letter may be given special emphasis by the use of ingenious folders. The reader may be carried along from one step to another in salesmanship by the descriptive character of the material on each page, and he may be led very definitely to the action desired.

## Length of Sales Letter

The length of the letter, long or short, is determined (1) by what its object is, (2) how much importance it has to the reader, (3) whether it is the only letter to be mailed or is one of a series, (4) how much the reader knows about the subject, (5) and the attitude of the reader to the firm who sends it. One owner of a factory says that a letter of three pages is not long if it makes him see easily what benefit he can derive from reading it. Length, therefore, is largely a matter of a letter's being written from the reader's point of view. It must be concerned with the reader's problems and interests.

The principles of effective presentation of ideas in sales letters were given in Chapter iv, "Presenting Persuasive Messages"; hence they are not repeated here. As a reminder, however, of the power of effective presentation of ideas, a sales letter for the last edition of the *Robert Collier Letter Book* is shown. It is as good an example as you will find of the strategy of selling by mail:

What Is There About Some Letters

That Makes Them Pull Such Results As These?

Dear Sir:

When a man can turn an \$80,000 loss of June 1st into a \$121,000 Net Profit as of December 31st, entirely with letters --

When he can sell, by mail, \$3,000,000 worth of Traveling Bags -- take 400,000 pairs of returned Silk Stockings at their regular dealers' price and dispose of them, by mail, at a profit --

When he can increase gross sales in three years' time from \$2,000,000 a year to \$6,000,000 a year for one concern, and then go and do just as big a job for two other companies in different lines of business -- and all through the right use of good letters --

Then there must be something so fundamentally sound about his way of writing and using letters that it would pay you as a business man to know what it is.

If you could get this man to analyze his most successful letters, if you could induce him to point out the features that made them pull such enormous volume of orders,

if you could persuade him to show you step by step how to use the same principles to build your own business by mail, there is no price in reason you would not be willing to pay for this service, is there?

The ideas back of these letters are as good today as the day they were written. They were used throughout the depression, and they kept up a steady flow of orders, despite the general business conditions.

If you want to turn more of your inquiries into sales -- if you would like to re-sell a higher percentage of your customers -- if you wish to build up a big volume of business by mail -- SEND THE ENCLOSED RESERVATION NOW!

For it will bring you a new and perfect copy of the Robert Collier Letter Book, revised and up-to-date -- NOT at its regular price of \$5.00 -- BUT FOR 20% LESS THAN THAT PRICE, only \$4.00!

Never before has there been a book on Letter Writing, we believe, that gave so many examples of USABLE letters -- letters that brought back orders in great volume, letters that PAID. Any man can find among them letters that can readily be adapted to his own business. Many of them you can use almost word for word.

#### COLLEGES STUDY THIS LETTER BOOK!

A number of the great Colleges and Universities have adopted the Robert Collier Letter Book as a textbook for their courses in advertising and business letter-writing.

"This is the first time we have ever recommended a book through our Service," wrote the Dean W. Geer Co., "but we are so enthusiastic over your Letter Book that we want all our clients to read it. The cost of the book has come back to us many times over in orders we have received in response to letters using the principles you recommend."

The Letter Book is a big book, full of illustrations and containing literally hundreds of actual, successful letters. To print it in the usual small edition of two or three thousand copies is expensive. If we could print five or ten thousand copies at a time, however, we could sell it regularly for less than the usual \$5.00 price.

So we are making this experiment: To a limited number of selected readers, we are offering the Letter Book at 20% off its regular price -- at \$4.00 instead of \$5.00. If this saving brings orders in great enough volume to justify a big edition, we shall continue the lower price. If not, we'll go back to the regular figure of \$5.00.

Mind you, the books we are here offering you are our regular \$5.00 edition. If we lower the price regularly, we may find it necessary to use less expensive paper and binding, but for this experiment, we are using our regular \$5.00 books.

Will you look over a copy, if I send it to you at my own risk and expense, FOR A WEEK'S FREE EXAMINATION?

The enclosed Reservation Card will bring the book to you, postpaid, without cost and without obligation. But remember, the special low price is just a temporary experiment. If you want to take advantage of it, you will have to mail the card soon!<sup>19</sup>

### Class Projects

1. a. If desire for a product or a service is properly developed in the prospective customer, why is the conviction element necessary in the sales letter?
  - b. Name some of the most common "hurdles in the path of buying" which must be overcome by the letter salesman.
2. a. Name three factors which the successful salesman must consider when he is appealing to the buyer's reason.
  - b. Develop the statement "Judicious use of evidence does not mean using a *quantity* of material but material essential to accomplish a specific purpose."
  - c. Why is it essential to know the reader's point of view toward the product or service and toward the salesman and his firm before choosing conviction material?
3. From the daily newspaper or from your favorite weekly news-magazine clip ten advertisements and bring them to class. Be prepared to tell what method or combination of methods each uses to accomplish conviction steps in the reader's mind. Also tell whether the evidence presented is judiciously used.
4. Criticize the following letter from the standpoint of presentation of evidence to regain a lost subscriber. Keep in mind especially: (1) organization of the evidence, (2) logical deductions, (3) conservative statements, and (4) specific statements.

Dear Reader:

We were indeed sorry, some time ago, to lose you as a member of the Book-of-the-Month Club. The 1947 offer, being made to new members, is so exceptional that we feel that you may want to re-enroll, since it will be so advantageous to you.

<sup>19</sup> Reprinted by permission of Robert Collier and of The Business Book House, Charlottesville, Virginia.

If you join now, you will receive FREE as a new member, with the first Club selection you purchase, the beautiful FOUR-VOLUME edition of THE WORLD'S GREATEST THINKERS pictured in the enclosed circular.

May I recall to you that as a member of the Club, you never have to take the book-of-the-month chosen by the Club's five judges. You will remember that you need only take FOUR books-of-the-month each year. As a book-buyer, did you ever figure out what this means IN SAVINGS?

With every two books-of-the-month you buy (after the purchase of your first selection) you receive a book dividend. Suppose then that throughout the whole year you ONLY found five books-of-the-month that you were anxious not to miss. You would pay for these five books, perhaps an average of \$3.00—say a total of \$15.00 through the year.

And figure that you would receive, free: this four-volume set of THE WORLD'S GREATEST THINKERS (retail price \$10.00), PLUS two book-dividends (which usually range in value anywhere from \$3.00 to \$5.00 worth). This would make a total of from \$31.00 to \$35.00 worth of books, *more than half of which* would be FREE.

The remarkable thing about this—please notice—is that the five books-of-the-month you would buy would surely be BOOKS YOU WOULD WANT TO BUY ANYWAY, even though you were not a Club member, AND YOU WOULD PROBABLY PAY MORE FOR THEM, because books-of-the-month are frequently sold to Club members at less than the retail price, in spite of the fact that book-dividends are given with them.

In the enclosed circular—with its list of recent selections and best-sellers—you are sure to find AT LEAST ONE RECENTLY PUBLISHED BOOK you have been very anxious not to miss. Why not begin your re-subscription with that book, and get with it, FREE, the four-volume set of THE WORLD'S GREATEST THINKERS? All that is necessary, of course, is to fill out the enclosed card.

We do hope you will, and that we shall again have the privilege of numbering you in our membership.

5. a. How does the sales-letter writer decide when to make the request for action?
  - b. What are the elements of the clincher?
  - c. Where is the offer most likely to appear?
  - d. How is the arrangement of the clincher affected by the purpose of the sales letter?
6. Appraise the effectiveness of the clincher in Project 4, above.
7. Criticize the following clinchers:
  - a. So try TIME for yourself—and see why the editors of America's leading newspapers now vote that "TIME is America's most important magazine—and the magazine most useful to us in our work."
 

Try TIME for yourself—and see why TIME subscribers vote 7 to 1 that TIME is their favorite magazine.

While you too are learning to get full value from your reading of *TIME*, we will do our weekly job of keeping you well-informed for the next eight months for less than our editorial costs for four words in a single issue—

—eight months for \$2.67!

The enclosed card entitles you to this special introductory rate—and I hope you will sign it and fly it back to me today.

- b. Quite different from the usual installment purchase, because—you will receive far more than you pay for, instead of paying for far more than you receive!

Let us help you plan a safe, workable savings program that will give you the financial happiness and independence you want—NOW!

- c. If you will okay the enclosed card I will send you one of these de luxe Personal Record Books on approval—entirely without obligation. If it looks like the kind of Data Book your boss can use, then you can pass our invoice for \$5. If it doesn't live up to your expectations, ship it right back to me and we'll forget it.

But it's my guess you will both want to use it.

P.S. If you care to have his name gold-stamped on the cover the extra charge is only 30 cents.

- d. We want to include you in our list of superintendents of schools. May I instruct your mailing department to see that you receive each issue? The entire service for a year (12 issues) costs but three dollars.

JUST INITIAL THE SIDE OF THE LETTER AND RETURN IT IN THE SPECIAL ENVELOPE ENCLOSED. You can send a remittance now, or we can bill you later in the usual way, whichever is more convenient for you.

- e. I am enclosing my personal card with this letter so that you can ask for me when you come in the Sorority Shop in September. Better drop it into your purse now so that you won't misplace it.

8. Bring to class examples of the single typed letter, the processed letter (single page), the typed or processed letter accompanied by printed enclosures, and the multi-page printed letter with illustrations inside. Tell the special advantages and uses of each type.

## Letter Problems

1. From the editor of *Rod and Reel* magazine you have obtained a list of fishermen residing in Iowa, Illinois, and Indiana. It is now April 1, and you want to send a letter urging these subscribers to arrange to spend their vacation at Pine Cone Lodge on Saturday Lake, Brainerd, Minnesota. With a little imagination you can supply details about cabins, boats, guide service, and recreation. Reservations should be made by May 15, as your resort is popular, and for the past three

summers there has been a waiting list. You operate on the American Plan, and a deposit of \$5.00 for each person over 12 years of age is required to hold a cabin. You have excellent bass, northern pike, and "muskie" fishing. Write the letter. Your season opens June 20.

2. In a single-letter mailing, which means giving the complete sales story in one letter, sell your Topsail reversible raincoat for women. This coat, which sells for \$16.98, is a "must" for every woman's wardrobe for wear in rain or sunshine.

The rain-resisting side is made of water-repellent cotton gabardine in the shade known as "putty tan." The sunshine side is made of a Shetland-type coating of 40 per cent new wool, 10 per cent pre-used wool, and 50 per cent rayon. Colors are cocoa brown, regiment gray, Tahitian blue, and brick red.

There are two slash pockets on the gabardine side and two patch pockets on the wool side. The style is double-breasted with convertible collar. Sizes available are 10 through 20.

Remind the prospect to give color and size when ordering. Offer to send the coat c.o.d., but give a 2 per cent discount for cash payment in advance. Of course, the coat may be returned and money refunded if the customer after one week is not satisfied.

3. Write a sales letter for some Christmas present that you gave or received. Since this is to be a form letter to obtain mail orders, include on a separate sheet of paper a description of the prospect group to whom you will address the letters.
4. Mrs. Tirzah T. Treadwell, upon whose property you, as manager of the Brown Insurance Company, have written fire insurance for twenty years, recently sold her home to Dr. Joel J. Jenks for \$9,650. When Dr. Jenks bought the Treadwell home, he was told that it was protected for only two months under the terms of the policy originally purchased by Mrs. Treadwell. The Equality Life Insurance Company, holder of a \$5,000 FHA mortgage on Dr. Jenks's home, requires that a new policy for not less than \$5,000 shall be written at least one month before the expiration of the old policy. The new policy, of course, becomes effective only after the expiration of the old policy.

Send Dr. Jenks a letter in which you offer to take care of his insurance protection as you have for Mrs. Treadwell in the past. A policy for \$5,000 costs \$19.60 for one year; \$49.40 for three years; \$78.60 for five years. A policy for \$9,600, which would give him protection

to the extent of his purchase price, would cost \$36.20, \$98.30, and \$149.80, respectively.

5. Scott Nut and Fruit Company  
Austin, Texas

Gentlemen:

I want a small stand to show off toasted nuts in my new store opening in two weeks. I don't like the nut counter I use in my old store. The nuts in my old counter don't stay fresh and customers kick about them. What are the prices for shelled nuts from your company? Have you got anything to make customers want to buy toasted nuts?

Yours truly

Pete Nickapopolis

Send Mr. Nickapopolis a price list of nuts you sell. As a side line, you have for sale a special glass case that displays toasted nuts attractively in ten separate trays enameled in white. The case is easy to clean and to use. A small electric light maintains the proper temperature in the case and keeps the nuts fresh. The case, forty inches long, eighteen inches high, and fifteen inches wide, can be placed either on a counter or on the special table which you also sell.

The display case is priced at \$24.85; the table at \$7.25. You will pay the shipping charges provided Mr. Nickapopolis pays cash for the case and the table. Also offer a discount of 2 per cent for cash. Of course, if he wishes, he can pay in easy installments.

Write to get Pete's order.



## Chapter XII Sales-Letter Campaigns

- The Sales-Letter Campaign
  - Definition
  - Uses
  - Advantages
- Types of Sales Campaigns
  - Campaign Series
  - Structure
  - Number of Mailings

- Interval between Letters
- Timing of Launching and Arrival of Campaigns
- The Mailing List
- Writing the Campaign Series
- Wear-out Series
- Continuous Series

### The Sales-Letter Campaign

#### DEFINITION

The sales-letter campaign is a series of sales letters and other forms of mailing pieces, such as enclosures, booklets, broadsides, catalogs, mailing cards, samples, post cards, calendars, and novelties which are used in selling where success depends upon repetition and variety of effort. Its distinctive feature is that it functions as a complete package or unit which can be analyzed and taken apart in all its details to form a basis of measuring results. The series of sales letters and mailing pieces are carefully planned and timed to induce a definite number of people of one class to take a definite step at a definite time. By some direct-by-mail experts, this type of campaign is known as the "climactic system." It has been described thus: "Very briefly this system is simplicity personified. Mailings are usually spaced at intervals of increasing frequency, and at the same time the size and importance of the mailing itself develop until finally we reach a climax—at which time, a try for the order is made.

"As you can see from this, the plan is a little like the pattern followed by an orchestra leader who starts out modestly and softly, and gradually works his orchestra to a crescendo."<sup>1</sup>

<sup>1</sup> Howard Medholdt, "How to Plan a Direct Mail Campaign," *Second Annual How-to-Do-It Course in Direct Mail*, Philadelphia Direct Mail Club, Fall 1946.

**USES**

Uses of the sales-letter campaign are the same as those already enumerated for the sales letter: to advertise, to create inquiries, to answer inquiries, to introduce and supplement salesmen, to sell direct by mail to consumer or dealer, to induce a consumer to come to a store or market to buy, and to regain inactive accounts.

Among the fifty direct advertising and selling campaigns displayed at the national convention of the Direct Mail Advertising Association we find such varied practices as the following: (1) Ayerst McKenna Hansson, Biological and Pharmaceutical Chemists, Montreal, mail blotters monthly, featuring various drugs and vitamins to representatives of dentists and doctors. (2) The Curtis Publishing Company uses a campaign series to promote the sale of space. (3) Bakelite Corporation uses a campaign series to architects, contractors, and builders to induce them to specify its products in building plans. (4) The Broadway Department Stores of Los Angeles, Hollywood, and Pasadena use sales letters to induce charge customers in one department to become patrons of another department.

**ADVANTAGES**

The question is often asked: "Why should merchants and manufacturers who advertise and sell all the time find it profitable to employ occasionally a special type of selling—the sales-letter campaign?" This much can be said in its favor: (1) A campaign defines its own objective and measures its own success. (2) It imposes teamwork on advertising, sales, and management executives for the purpose of accomplishing immediate results. (3) It gives the management of a company an occasional opportunity to analyze advertising methods and costs, and to check them against recorded results. (4) By this means, wrong methods of advertising and selling may be eliminated, and excessive costs reduced. (5) The campaign method forces exactness and precision in its development. (6) Its very limits as to time and objective demand a showdown which produces better and better advertising and merchandising methods.

## *Sales-Letter Campaigns*

### Types of Sales Campaigns

There are three main types:

1. The campaign series
2. The wear-out series
3. The continuous series

Each has characteristics which cause it to be chosen to accomplish a specific objective necessary in the complete sales effort.

The campaign series performs all the functions which sales letters can perform. It opens relations with prospects, either consumer or dealer, so that a salesman is welcomed or invited. It follows up an inquiry from a consumer or dealer and tries to make a sale. It sells direct by mail. It induces prospects and customers to come to stores to buy and cultivates them as customers.

The wear-out series, unaided by salesman or follow-up letter, attempts to sell direct by mail and to close a sale with each letter.

The continuous series is used to give occasional impetus to a firm's regular advertising by being sent out periodically to customers. Letters alone or letters combined with other mailing pieces are sent out on a prearranged schedule often covering a year's time.

#### **CAMPAIGN SERIES**

A sales manager will base his decision to employ the campaign series on many factors. He will use it if some of the following conditions are present: (1) if pioneer work needs to be done for a new product, new model, or new use; (2) if the cost of the product is high relative to the prospect's income; (3) if the payment for the product or service will extend over a period of time; (4) if continued use of the product is necessary before the buyer receives its full value; (5) if the operation of the product involves considerable indirect costs; (6) if its installation or trial upsets routine; or (7) if its value as an investment cannot be realized immediately.

*Structure* The campaign series usually consists of both letters and other mailing pieces. It is designed to take all the steps of the sales procedure necessary to attain a definite end, such as inducing a person to order direct, to send for a catalog, booklet, or folder, to request a salesman to call, or to come to the store to buy. The

number of mailings, the duration of the campaign, the time interval between the mailings, and the character of each piece are determined before the initial mailing in the campaign is made. The underlying principle of the campaign series is that each mailing piece has some definite function to perform: making an appeal, explaining, informing, and convincing—all of which are planned to lead ultimately to a sale. Each letter in the series takes the prospect one step nearer to a decision. In each letter, the message is selected for its effect on the reader at the given stage of the selling process.

The whole series is carefully planned, and parts are fitted together for the maximum effectiveness of the whole. The series, of course, is well knit; and the effect, cumulative.

The campaign series is characterized by its logical procedure of getting attention, creating interest and desire, presenting the information, arousing and intensifying desire, and compelling action—each at predetermined intervals. No letter of the series is a complete sales letter. A predetermined number of letters act as a unit. If fewer than four letters constitute the campaign, one letter must, of course, perform more than a single step of the selling function. If there are more than four letters, more than one letter is used for each sales step.

James Gray, Inc., who operate one of the largest letter shops in the world, used a series of twelve letters in a sales-letter campaign to sell their services. This series of letters based upon famous letters in history made up the major portion of their advertising effort in 1940. Each letter of the campaign, entitled "Mightier Than the Sword," had four pages. The picture of the writer of the historical letter was on the front page; the text of the letter, its historical background, and pertinent comment concerning it were on the second page; and the sales letter for James Gray, Inc., was on the third page. The campaign won both the John Howie Wright Cup and the National Lithographers' Association Award. It was favorably commented upon by individuals, and the company said of its results: "From the standpoint of result-getting advertising, it made money for us."

The series of twelve letters were as follows:

- Letter 1. Socrates to King Oebus.
- Letter 2. Queen Zenobia to Emperor Aurelius.
- Letter 3. Petrarch to Posterity.

- Letter 4. George Washington to Congress, December 23, 1777.  
Letter 5. Michelangelo to Guliano, architect to the Pope.  
Letter 6. Abraham Lincoln to Mrs. Bixby.  
Letter 7. Samuel Johnson to Lord Chesterfield.  
Letter 8. Alexander the Great to Darius.  
Letter 9. Benjamin Franklin to Mr. Strahan, M.P.  
Letter 10. Seneca to Lucius.  
Letter 11. Napoleon Bonaparte to Josephine.  
Letter 12. Anne Boleyn to King Henry VIII.

Excerpts from the first, fifth, and the ninth of the James Gray letters are given below:

We are happy to send you this letter. It is the result of a good deal of thinking on our part.

Our business naturally places us in a position to learn the really great importance of letters, seeing as we do the efforts of so many companies in selling their products, services and ideas by means of mechanically reproduced letters.

In order to dramatize the importance of this medium of expression, we are preparing a series of mailing pieces carrying some of the great letters which history has not allowed to die.

We are going to send you one each month in the hope that you will have as much pleasure in reading them as we have in sending them to you.

\* \* \* \* \*

A good letter is like a spiny cactus -- wherever you contact it, it registers. After the first touch, it invites respect -- it drives home every point you press -- it convinces you of the earnestness of its purpose and the strength of its structure -- it is incisive, penetrating and pungent with the spice of dynamic sales talk.

But that's not all -- . To be perfect, it needs skilled handling, clean mailing, accurate personalization -- and that's where we come in! We've been doing it for years for the smallest as well as the largest companies who recognize and use the powerful selling force of letters and the efficient service of the lettershop of James Gray, Inc.

\* \* \* \* \*

You'd be the first to say that if Ben Franklin were alive today, he'd proudly acclaim the craft that bears high his honored name....

Perhaps he'd stand behind a spinning multigraph, watch-

ing the copies curling crisply from the drum -- each perfect -- each one a symbol of the greatness of the work he'd done.....

And in this quaint old-fashioned way -- maybe he'd turn to us and say, "Indeed -- this printer's ink is sublime stuff..."

Sublime indeed! It is the life's blood of industry -- the stream upon which countless thoughts are sent all over the world to influence men and markets. And the lettershop of James Gray uses it with an understanding and respect that has won the admiration and patronage of small and large firms alike.

If there's a trace of printer's ink in your blood -- you're a man after our own heart -- while we, with the stuff flowing mightily in our veins, are men after your letter business and your photo-offset reproduction work!

P.S. For those who would like to look behind the scenes of photo-offset printing, we have prepared a booklet called "PHOTO-OFFSET EXPLAINED." Just mail the enclosed reply card for your copy.

The first of the James Gray letters, the one aiming for attention, acquaints the reader with the purpose of the series, to dramatize the importance of letters as a medium of expression and to give the recipient the pleasure of reading the famous ones. Number five, the next Gray letter shown in part, gives the central selling point of the campaign. "A good letter registers," but to be perfect, "it needs skilled handling, clean mailing, accurate personalization -- and that's where we come in." Number six (not shown) gives evidence that good letters are order-getters, asks the recipient to use letters to get orders and to let James Gray, Inc., "add the vital ingredient of perfect, accurate reproduction." Number seven (also not shown) tries to get action: "Our experience is available to you without cost. Our services are so . . . well, maybe you had better mail the enclosed card and let our representative tell you about that." Number nine, the third letter partly quoted, invites the recipient to request a booklet, "Photo-Offset Explained," the purpose of which is to get letter business and photo-offset reproduction work.

Letters ten and eleven (not shown) ask to handle the recipient's next mailing or photo-offset job. Letter twelve (not shown) restates the formula of James Gray, Inc. -- "Reasonable price, fine-quality work, and delivery promises that are kept" -- and asks the recipient

to let this successful policy work for him. The P. S. carries this message: "Watch the mails for an announcement of a new, sensational development in processed letters. It's a winner!"

James Gray, Inc., had what might be called a "natural" in the way of an idea for the sales-letter campaign perfectly suited to its type of business. By selling the idea, "The pen is mightier than the sword," they promoted the use of letters to get business for their customers. By quoting the famous letters of history, they dramatized their own message. By the perfection in many operations of production and mailing that characterized their own campaign, they demonstrated their own ability and competence. They showed that what they had done for themselves they could do for others.

*Number of Mailings* The number of units of a sales campaign varies in reference to its purpose. If its purpose is to stimulate inquiries, the units are usually fewer in number than when its purpose is to sell direct. With these measuring sticks, one campaign may have five, seven, nine units mailed at short intervals through two or three months. If its purpose is to turn an inquiry into a sale, the length may be greater. Eleven, thirteen, fifteen, seventeen mailings may be made through a period of six or more months.

The length of the series of letters varies with the type of purchaser and the cost of the product or service offered. It must be adapted to the buying habits of the particular class of people. A young person comes to a buying decision, if an article is within his price range, more quickly than does a mature person; and a man buys more quickly than does a woman. Moreover, the length of the series varies in proportion to the amount of time and information needed to educate the potential buyer; a longer series of letters is needed to sell securities to a woman teacher than to a business woman and to a farmer than to a business man. Before the prospect's account can be secured, he must be convinced that buying securities will fit his savings or investment need better than building and loan, real estate, or insurance.

It is apparent that the number of pieces, and hence length of the series, is conditioned by the possibility of profit on the product being sold. A manufacturer of patterns is authority for the statement that one order from a prospect, after a campaign of eleven years' duration, made profitable all the previous letters. This fact can easily be accounted for by the profit made on one huge initial order. Where

repeat orders will result from the initial order, a considerable number of letters may be sent to sell the low-priced product. The campaign series quickly eats up the profits, however, in the sale of such products as high chairs, baby buggies, or any other articles for which there are no repeat orders. .

The margin of profit on the original order or on the repeat business is the final means of deciding the number of pieces. The letter salesman who opens the way for people to subscribe to a high-priced investment service uses a larger number of mailing pieces than does the seller of five- or six-dollar books, for instance.

*Interval Between Letters* The interval between letters of the campaign series varies with the nature of the product, and with the wealth, the age, and the buying habits of the prospect. Financial circumstances control his buying habits. Distances between buyer and the firm addressed are also important. If the product is one on which the prospect is likely to reach a quick decision—sporting goods, for example—the time interval should be only long enough to allow the prospect to reply. On the other hand, it is not unreasonable to suppose that a person considering insurance, a new automobile, air conditioning, oil heating, or a Deepfreeze unit will take plenty of time to consider the purchase or even to see a representative. If the decision will be the result more of reason than of emotion, the correspondent may wait a long time. Analysis of several hundred campaigns reveals that a week to ten days is the usual interval.

The following schedule of a campaign series for the Du Pont Celophane Company, Inc., suggests the principles on which a firm with analogous problems might determine a campaign's length and the time interval for mailing its units:

1. August 24—Letter and post card to all important and indirect customers and to all important prospects in the drug business.
2. November 20—Follow-up of direct-mail letter on August 24 with reply card to one-half of the same list of customers.
3. December 4—Acknowledgment of the reply card and enclosure.
4. December 18—First follow-up after announcement. (A test is attached in the event the salesman's itinerary has not yet included the account, but is omitted when salesman has called.)
5. January 10—Second follow-up after announcement.
6. February 11—Third follow-up after announcement.
7. March 6—Fourth and final follow-up.



*Timing of Launching and Arrival of Campaign* The launching of the campaign should be timed to secure the best results, and results will depend upon the habits, the means, the needs, and the moods of the prospects or customers.

Tests have demonstrated that the spring and fall are the best time to feature household equipment, furniture, etc. Summer is a poor time to interest a business man in office appliances or in anything requiring study. Since bills occupy the reader's attention between the first and the tenth of the month, letters which come after the middle of the month are likely to receive more attention. Experience shows that Mondays and Saturdays are busy days for housewives and business men, and therefore poor days for them to receive anything except routine letters. The housewife is occupied with household duties, the business man has unusually heavy mail on Monday and is too rushed on Saturday cleaning up the work of the week to pay attention to other than necessary mail. In metropolitan centers, Friday is not so good as Tuesday, Wednesday, and Thursday. Farmers, on the other hand, are more likely to be receptive to sales letters on Saturday which they will read on Sunday.

*The Mailing List* A mailing list is a list of names and addresses of those individuals or firms who have use for your product or service and of whom a fair number can probably be influenced by your sales appeal to become your customers. A "good" list should be flexible, selective, adaptable, complete, and up-to-date.

The term "good" means nothing except in relation to what the list is to accomplish. Its importance is indicated by the following:

Copy and literature may be the best, as well as merchandising and selling plans, but unless the campaign reaches the people, it will fail. The list is the foundation of success. For that reason, it must be considered from the standpoint of final profit and not initial cost. If a list is needed at all, the best list attainable is least expensive in the long run, for letters, like seed planted in fertile soil, will produce large crops, but planted in poor soil will produce puny or no crops.<sup>2</sup>

Mailing lists, moreover, are always shifting like the sands of the sea because of newcomers and because of business failures, deaths, removals, and changing trade conditions. Changes run from 10 to 50

<sup>2</sup> Robert E. Ramsey, *Effective Direct Advertising* (Second ed.; New York: D. Appleton and Company, 1928), p. 119.

per cent a year in such classifications as restaurants, barber shops, and grocery firms.

Mergers cause a large number of firms to suspend business. A surprisingly large number of new firms come into existence; 500,000 for a recent six-months' period, ten for each city, town, and village in the United States. Changes of sales and credit importance are reported in the Dun & Bradstreet offices at the rate of 3,800 each business day. In the consumer list there are thousands of new prospects for goods and services each year. They are scattered through more than six thousand classifications of manufacturers, wholesalers, retailers, and consumers.

The last few years have shown that mailing lists may be absolutely correct as to names and addresses, but that returns from them are uncertain because buying power is affected by strikes, riots, flood, and other happenings of national importance. All these factors affect mailing lists.<sup>a</sup>

*Writing the Campaign Series* With the people on the mailing list in mind, the correspondent dictates the first letter of his campaign. Almost invariably it is no longer than one page, and frequently three-fourths of a page. The letter must win attention and interest. Often it is designed to induce the prospect to request a booklet. His devices to win attention are as ingenious as his intelligence can make them. If the campaign is to be addressed to women or farmers, he may use personal note stationery. He may offer in the first letter a gift which acts as an invitation to come on. He may use large-sized envelopes, very small envelopes, or stationery and envelopes of a very fine quality. He may use vivid colors in his letterhead to attract attention. Orange and black, red and black, or red and green have always been favorites for this purpose. Recent campaigns have made more use of the secondary and tertiary colors, pastel shades, gold and blue, and silver and black, to gain attention. He may use cartoons and illustrated letterheads. The same means of attracting attention in the single sales letter are employed to attract the reader in the beginnings of the letters of a campaign series.

In gaining interest, he makes effective use of catalogs, booklets, folders, and broadsides to supplement the message of the letters.

<sup>a</sup> For further information on mailing lists, see Harrie A. Bell, "Where Are the People We Want to Reach?" *Getting the Right Start in Direct Advertising* (New York: Graphic Books, Inc., 1946), pp. 53-61.

Letters, as has already been said, are about 50 per cent of most campaigns. They are combined with a booklet, a folder, etc., to function as a unit in giving descriptions and explanations. The typical letter is about 250 words in length, while the text material of the folder varies from one thousand to three thousand words. The letter calls the reader's attention to the printed material and makes references to exact pages or points selected for their value in accomplishing the function of the particular piece which the campaign is designed to perform.

Letters in some cases are merely ambassadors to secure a reading for the booklets and folders. In such cases, the enclosures give the main points of a sales story: store tests, sales performances, and others. If the letter is used to induce the recipient to request catalogs or booklets, it is desirable that these be sent immediately. Otherwise, the letter and booklet do not function as a unit.

The writer attempts to sustain interest in the series until the prospect has been told what he should know before he can reasonably be expected to decide to buy. The sustaining of interest depends upon the variety in the form of the mailing piece; upon the variety in the presentation of the appeal, as well as its appropriateness; upon the progress made in the sales procedure; upon how interestingly the text is written, and upon how definitely it has the "you" attitude and personalization. If one analyzes buying decisions, he will find that a person purchases most frequently when the sales message brings ideas, plans, and suggestion that solve the buyer's own problems. He favors the message which shows real interest in his own problems—letters which think with him, for him, and of him.

#### **WEAR-OUT SERIES**

The wear-out series is characterized by the fact that successive mailings of the series are sent to the same mailing list of potential buyers as long as the returns from a mailing pay. As soon as a person buys, he is taken from the list. The wear-out is different from the preceding type in that each letter performs every step of the selling procedure from winning attention to compelling action. Each letter repeats the same central selling point, varied only through a different presentation. Each letter, bulletin, or mailing piece is written after returns have been received from the preceding mailing.

Mailings may be sent at weekly intervals if a particular product

requires a quick push, or they can be sent at longer intervals. The timing of intervals depends upon the product, the market, and the people on the mailing list. There is no mathematical formula for frequency of mailings. It is a matter of plain common sense. The following five letters were sent by *Look*,<sup>4</sup> to donors of the magazine as Christmas gifts to induce these people to renew subscriptions. Order forms and postage-free envelopes were enclosed. At a total cost of \$279 per thousand donors, *Look* received \$1,445.83 in return—at an average of \$2.52 for each subscription. In other words, as a result of these five mailings, 49 per cent of the donors renewed their expiring subscriptions direct to the publisher. After these mailings were made, a number of letters were sent to the remaining donors to obtain renewals.

**Letter 1:**

L O O K ... America's Family Magazine

110 Tenth Street  
Des Moines 4, Iowa

Dear Friend of LOOK:

Christmas is still quite a few shopping days away, but this is the time -- right now -- to renew LOOK gift subscriptions, because ...

... by sending in your renewal early, you will make sure that your order is given prompt, careful handling before the holiday rush.

This is especially important today. For LOOK's circulation is at an all-time high, and more people than ever before will be giving LOOK as a gift this year.

And remember, LOOK is one of the most popular gifts you can give. Ever since the highly successful story-in-pictures technique was first introduced by LOOK, its editors have continued to develop a distinctly new type of magazine that that revolutionized the entire publishing field.

Now -- millions of Americans read LOOK .. enjoy the color and excitement of its expertly edited pages .. find interest and information in each issue every-other-Tuesday.

So I hope you will send in your renewal this very day. All you have to do is fill out the enclosed form and mail it in the convenient reply envelope.

<sup>4</sup> Reprinted by permission of *Look*, Des Moines, Iowa.

You can order additional gifts by jotting down your instructions above your name on the form. Each one-year subscription, new or renewal, is only \$2.50, and you may pay later if you wish.

Won't you take care of your order today -- while it can still receive special personal attention?

Cordially yours,

Lester Suhler, for  
LOOK, America's Family Magazine

P.S. Your gifts will be announced by attractively designed cards bearing your name -- timed to arrive right at Christmas.

Letter 2:

L O O K ... America's Family Magazine  
110 Tenth Street - Des Moines 4, Iowa

Every-other-Tuesday ...  
month after month ...  
right through the year ...

... your thoughtful gift of LOOK gives hour after hour of reading pleasure, and must bring you many a silent "Thank you," because --

-- LOOK continues to come, issue after issue ...  
keeping alive the warm spirit of goodwill  
from one year to the next.

But more important yet, LOOK is a made-to-order gift for all Americans -- especially now, when so much depends on an understanding of the problems before us.

For not only does LOOK give the background of today's events, but it also draws aside the curtain of the coming years ... shows in pictures a vivid view of the world of tomorrow.

In fact, more than any other magazine, LOOK is concerned with the future of the American family -- its place in this world we live in.

So mail your renewal to LOOK right now ...

... because you know LOOK is a welcome gift -- a gift that you can be proud to give. Simply fill out the enclosed order form and return it to us in the convenient postpaid reply envelope.

And LOOK is a thrifty gift, too. For you can give both new and renewal subscriptions at the economical yearly rate of 26 big issues for only \$2.50.

You may send your remittance later if you prefer, but pick up a pencil ... fill out the order form ... and mail it today!

Cordially yours,

Lester Suhler, for  
LOOK, America's Family Magazine

P.S. If you would like to give additional gift subscriptions this year, simply jot down your instructions on the order form. We will send attractive cards announcing each gift, new and renewal.

Letter 3:

L O O K ... 110 Tenth St., Des Moines 4, Iowa.

Dear Friend of LOOK:

The friends who received LOOK from you last year are now due for a big disappointment. Your gift order is about to expire!

But if you send in your renewal today .. if you mail the enclosed form right away .. you will save them this disappointment - because then we can continue to send each issue of LOOK regularly.

This generous gift -- which offers so much pleasure and information -- is yours to give at the thrifty rate of:

Only \$2.50 for each 26-issue subscription (one full year)

And remember, a gift of LOOK is always in good taste, but this year -- because of the increased complexity of modern-day living -- LOOK is even more appropriate than ever.

For, issue after issue, LOOK examines, reports, and interprets the facts .. helps Americans understand the meaning of today's trend of events. That is why more than 2,250,000 families read LOOK every-other-Tuesday.

That is why, too, more people are now giving LOOK as a gift than at any time in the past.

You may pay later if you wish, but I hope you will send in your renewal now -- while you are thinking about it. If you

would like to enter additional gifts this year, just fill out the extra spaces on the order form.

This is really worth doing today.

Many thanks,

*Lester Suhler*, for  
LOOK, America's Family Magazine

P.S. I will see that each of your gifts is announced at Christmas time by an attractive card bearing your name, and will also send you an acknowledgment within a few days.

Letter 4:

L O O K ... America's Family Magazine

110 Tenth Street  
Des Moines 4, Iowa

Dear Friend of LOOK:

You still have time to renew your gift of LOOK!

If -- right now -- you fill out the enclosed form and return it to us in the handy reply envelope, you will make sure that service continues regularly every-other-Tuesday.

Here is one Christmas gift that you know is welcome, because ...

... more than any other magazine in the whole wide world, LOOK knows the hopes, the fears, the wants, the needs, the problems of the American family -- and for 10 year has used its realistic, down-to-earth touch to interest, inform, and inspire!

This fresh, vigorous editorial policy clearly explains why LOOK's success is deeply rooted in the unbounded confidence of 12,650,000 people all over the nation.

Indeed, you may search high and low, but you will find few gifts more popular with the entire family.

And it would be difficult, too, for you to find a gift more thrifty than LOOK ...

... for you can give both new and renewal gifts to LOOK at the economical rate of only \$2.50 for each one-year subscription (26 issues). There is no need to pay at once. We

will be glad to enter your order now, and then send you a bill.

I will see to it that each of your gifts is announced at Christmas by an attractive card bearing your name ... that service is continued without interruption ... and that your order is promptly acknowledged.

So won't you please mail your renewal now -- right away?

Cordially yours,

*Lester Suhler*, for

LOOK, America's Family Magazine

P.S. Make a list of all your best friends and favorite relatives - the special ones - and include their names in your order. Then see how much your thoughtfulness is appreciated.

Letter 5:

L O O K ... 110 10th St., Des Moines 4, Ia.

Dear Friend of LOOK:

This morning I started to write the friends to whom you gave a gift of LOOK last Christmas ...

... to let them know that it is now time to renew LOOK -- for only if renewal instructions are received at once can we continue to send each issue every other week.

But then it occurred to me that you might like one more chance to renew your order yourself. That is why I am sending you this extra reminder.

- As you know, you can give LOOK at the rate of only \$2.50. for each one-year gift (26 issues).

So I hope you will fill out the enclosed form right away -- while you are thinking about it -- and rush it back in the convenient reply envelope this very day.

And remember, this is the last reminder we can send you before writing your friends -- because it is only fair that we give them a chance to renew. Remember, too, LOOK is a sensible, thrifty gift .. perfect for both friends and relatives .. perfect for the entire family.

Attractive gift cards will be mailed in your name for each subscription you give, new and renewal -- and you may pay later if you prefer -- but ...



... Christmas is almost here, so be sure to mail your order today - before it is too late!

Cordially yours,

Lester Suhler, for

LOOK, America's Family Magazine

P.S. You can include your own subscription and as many new gifts as you wish at the one-year rate of 26 issues for only \$2.50.

The central selling point in each letter is: "LOOK is one of the most popular gifts you can give, and one you can be proud to give." This central selling point has different supporting material in each letter. One features interesting information, another wealth of pictures, and a third the well-written editorials.

The wear-out campaign is usually employed to sell products which are low in price relative to the income of those on the mailing list. It has been used, however, to sell products to dealers which have high unit costs.

Varying the appeal in the wear-out series greatly increases the effectiveness of the campaign. Some products, the Mixmaster for example, have many appeals, each of which is especially adapted to a particular group on the mailing list. If one letter features its convenience, another its easy operation, another its endurance, still another its low cost, then it is about certain that some feature corresponds to the buying motive of the reader. The final result is that more prospects will become interested than if a single appeal were used throughout. When the appeal is changed in each successive letter of the series, it is usually tied up with one central selling point that is emphasized in every letter.

To be a true example of the wear-out series, the letter must, of course, contain all four steps of the selling process. For the sake of sustaining interest through variety, however, the development of one element varies from letter to letter. Each letter will make a strong bid for interest and action; hence, in planning a series with these elements, the writer must choose an appeal for the first letter which will attract the greatest number on the mailing list. By getting this interest, the series is off to a good start.

It is also highly important that no letter of the series be anticlimactic. The desired effect can be secured by making letters similar in

appearance, by filled-in names, by references to preceding letters, and by ideas and signatures. Each new letter in the series is going to people who have received preceding letters and who have not as yet ordered. Only strong impressions and their cumulative effect in the campaign can move those on the list to buy. The wear-out series for *Look* magazine reached a natural climax because renewals had to be made in time for announcement cards to be received by Christmas.

A second wear-out system, which is known to many direct-mail users as the "rolling thunder" pattern, also involves the repeated use of the same mailing list or lists. This idea is explained as follows by Mr. Howard Medholdt, partner of Aitkin Keynett Company, Philadelphia:

Under this system of timing, our direct-mail contacts are spread at regular intervals. However, the change of pace occurs when the plan is used through a variance in the importance of the mailings. For example, under this plan, it is quite possible that we might start out with a post card which would be followed by a letter, which in turn might be followed by a broadside, followed by another letter enclosing a reply envelope and order blank. Then, the program would begin all over again with another post card-letter-broadside series. In other words, under this system, mailings are conducted upon a "rolling thunder" pattern, and they continue like the rolling thunder or like waves in the ocean, until the lists being used are considered to have performed their tasks.<sup>5</sup>

Direct-mail users of this system will sell a number of products in the period during which the list is in use. One wave might sell neckties; another wave, shirts; still another wave, socks—if the user, for example, is in the men's furnishing business.

#### CONTINUOUS SERIES

A continuous series is employed by stores and other firms to get new customers and to cultivate the customers already on the books. Most retail stores have a regular schedule of announcements for each month of the year with special direct-mail pieces for special events such as Easter, Mother's Day, Thanksgiving, and Christmas.

The continuous campaign does not concentrate on one product. Unity in a series is gained through selling the house or whatever gives the firm its potential monopoly. It may be quality goods, every-

<sup>5</sup> Medholdt, *op. cit.*

thing in the latest fashion, the best quality at the price, the lowest price, and service which satisfies. For example, Grofut and Knapp Co., manufacturers of Dobbs hats, supply their dealers with inserts to mail monthly with statements. Some of these inserts feature the house and others, the product.

The length of the continuous series is, of course, indefinite, except where there is a definite schedule planned for mailing catalogs, booklets, broadsides, within a predetermined period. Stores in general mail one piece of the continuous campaign each month with monthly bills. For example, Bloomingdale's from November 1 through November 9 promoted selected luxury items: perfumes, cosmetics, and jewelry to a selected list. The Christmas folio entitled "Gracious Gifts from Bloomingdale's," in four colors, contained nineteen inserts. Ninety thousand were mailed. On January 1, enclosed with the December statement, was a Winter Season Southern Wear Folio entitled "So You are Traveling South Again." The cover jacket contained nine inserts picturing bathing suits, cotton dresses, sun suits, beach jackets, etc. Sixty-four hundred were mailed. On February 1, enclosed with the January statement, was the Home Furnishing and Equipment Folio entitled "Let Us Help You Plan Greater Charm and Efficiency in Your Home." The cover jacket contained six inserts picturing drapery, furniture, rugs, and kitchen equipment. The quantity mailed was fifty-seven thousand. On April 1, enclosed with the March statement, was the Folio of Outdoor Accessories entitled "Kit and Caboodle." The cover jacket enclosed eight inserts picturing porch furniture, picnic tables and benches, tennis sets—everything with which to enjoy one's own backyard.

The following three letters of the Union Pacific Railroad are a part of its regular sales program to sell its travel accommodations. They were sent to tour and travel agents. Each of these three letters featured a different destination: Yellowstone National Park, Zion-Bryce Canyon in Grand Canyon National Park, and the Pacific Northwest. With each letter went an attractive booklet of the places mentioned in the letter.

"Nature's  
Wonderland!"

That's the way we describe Yellowstone National Park in our new Yellowstone Park booklet, a copy of which is enclosed.

In 1807 John Colter discovered the fantastic region which is now Yellowstone National Park, and every summer since, thousands of Americans "discover" it for themselves. It is, in truth, a veritable wonderland!! And it never disappoints its large audience.

The new Yellowstone book we have prepared will assist you in taking care of your clients who inquire about Yellowstone. You may have as many of the books as you wish. Just let your nearest Union Pacific representative know your requirements, and he'll fix you up.

\* \* \* \* \*

Here's something --

you're going to like because it's going to help you build up your travel business. It's our newest publication on Zion-Bryce Canyon, Grand Canyon National Park.

It's as smart as a college sophomore, and handy, too! Its digest size permits slipping into a man's coat pocket or milady's pocketbook. We feel confident it will go over big with the vacationist who is shopping around for a region that's "different" in which to spend his 1947 vacation.

Another thing you'll like is we've got plenty so that you can use them freely in selling the Utah-Arizona wonderlands tour. Just ask the Union Pacific representative closest to you for any number you feel you can use to advantage.

These little "silent salesmen" ought to assist you materially in building up your travel business.

\* \* \* \* \*

Dear Friend:

There's a lot for the vacationist to see and do in the vast evergreen Pacific Northwest. Frankly, we had a hard time covering, even briefly, all of the attractions of that charmed land in the 32-page booklet attached.

Most of the attractive sights of the Northwest are, however, mentioned within the pages of this little booklet, and I feel sure it will prove popular with vacationers planning to visit that section of the United States.

Like the other books in our series, there are plenty to keep you supplied at all times, so you can distribute them freely to your good prospects. Just let the Union Pacific representative nearest you know what your requirements will be.<sup>a</sup>

<sup>a</sup> Reprinted by permission of the Union Pacific Railroad, Omaha, Nebraska.

All sales-letter campaigns should tie in with other advertising efforts of a company. If a firm is running a radio or a magazine campaign, it should plan the sales-letter campaign so that it is related to the radio or magazine campaign. It then benefits from the repetition value of having its message come to the prospect in different ways. In this connection, the Union Pacific has form letters to answer inquiries about each of the places advertised in magazines: dude ranches Colorado, California, and places featured in the booklets.

The Union Pacific is a prolific user of the continuous campaign. For example, it mailed seventeen thousand letters to traffic managers announcing that "effective May 14 the streamliner, 'City of Los Angeles,' will operate on a daily schedule, both eastbound and westbound, Chicago and Los Angeles—one business day en route." It sent sales letters to all students who wrote the University of California at Los Angeles inquiring about summer school. It mailed sales letters for vacation trips, after the season was pretty well advanced, to the fifty thousand passengers who had signed Passenger Guest Cards. Talking points were (1) that reservations were not difficult to obtain, (2) that trains were not overcrowded, and (3) that hotels and resorts had accommodations. Places featured were Sun Valley, Idaho; Yellowstone; Zion-Bryce Canyon; Grand Canyon; Rocky Mountain-Estes National Parks; the Pacific Northwest; and California.

The success of the sales-letter campaign depends upon observing the following principles:

1. The writer should keep in mind while writing the series that it has a specific function to perform.
2. An envelope or package should be made attractive through good paper stock, printing, addressing, and postage stamps because its appearance is the first important impression which a prospect receives.
3. Letters should always accompany printed enclosures, booklets, and data for the sake of greater personalization and emphasis.
4. If typed or printed fill-ins are used, they should match the original perfectly.
5. The copy should tell the story clearly, sincerely, and effectively in order to create desire for the product.
6. The envelope, the letter, and the enclosure should be related parts of a coordinated plan of action and should be uniform in quality.

7. If a prospect seems at all interested, he should be followed up until he buys, or until it is pretty certain that he is not a logical prospect.
8. The follow-up should tell the inquirer *where to buy* and *how to buy*.

### Class Projects

1. a. Define a sales-letter campaign.  
b. Why is it sometimes known as a "climactic system"?
2. a. How does a campaign "define its own objective and measure its own success"?  
b. Show how sales campaigns may aid management in reducing selling and advertising costs.
3. Make a list of twenty-five products or services which could be sold through a sales campaign. (The ease with which you can compile this list will be ample proof of the wide range of products which can be sold by mail.)
4. Describe the three main types of sales campaigns, telling what special advantages and uses each has. Name several products which you would sell by each of the three campaigns.
5. Outline a campaign series of six letters and enclosures to induce alumni of your college to contribute to a World War II Memorial Stadium. Tell what the content of each letter would be, what sales step is to be accomplished, and what results you expect from the letter. Also plan the timing, taking advantage of any seasonal appeals. If there is any change in the mailing list as the campaign progresses, be specific about what names are to be added or omitted.
6. Plan a "continuous series" of approximately twenty letters to be sent to the charge customers of a small department store. Merely give dates and objectives of each letter. If mailing pieces will be accompanying any of the letters, be sure to describe them.
7. Plan a "continuous series" for a men's haberdashery on a college campus. Indicate content and mailing dates of the letters to be sent. Decide on the number in the series after consulting the academic calendar for the current year.

### Letter Problems

1. Through newspaper, radio, and direct-mail advertising you are planning to launch a new brand of frozen foods in the Chicago area. The line is called SEALD-FLAVOR. In addition to a choice of fourteen sea foods, including soft-shelled crabs and lobster (processed in Kennebunkport, Maine), you have a complete assortment of fruits, berries, and vegetables. Your big selling point is that the fruits and

vegetables are not frozen in a block, so that the entire package has to be used after it has been opened (foods can be frozen only once), but rather that they are "unit frozen." This means a substantial saving and convenience to housewives, as a package of peas or strawberries, for instance, may be apportioned for serving at more than one meal.

The campaign is planned so that spot announcements are made on Station WBBM twice daily for one week prior to their appearance in the market. Then newspaper advertising commencing with a Sunday edition runs for four days, carrying each time a complete directory of dealers where SEALD-FLAVOR frozen foods may be obtained. From mailing lists supplied by these dealers, you plan to send a letter to arrive on Wednesdays (before the week-end shopping).

Tie the letter in with the other forms of advertising, but don't assume the selling job has been completed. Let this letter handle the conviction and action elements. As an introductory offer one package will be given free with each two purchased. Letter must be presented.

2. Prepare the message for a processed letter to be sent to a mailing list of college men to sell direct an ARISTO manicure kit which is priced at \$4.25 postage prepaid. This handy kit, of natural pigskin with zipper fastener, contains file, clippers, and tweezers, all made of high carbon chrome steel. Two sandboards, coarse and fine, are also included.
3. You are the proprietor of the Universal Electric and Hardware Company and you have decided to make a special feature of the Easy-Wash automatic washer which washes, rinses, and rough dries the average family laundry in 25-35 minutes. You plan three letters in the series. The first, sent out shortly after the first of the month, will be sent to a list of charge and deferred-payment customers, featuring the convenience of the Easy-Wash. The purpose of the letter is to get customers into the store for special demonstrations held each day from 9 to 4. A second letter is planned to arrive about 7-8 days after the first and will stress economy. Those customers who come in for a demonstration will be given a chance on a free Easy-Wash, to be given away at the end of the month. From the card filled out by the customer who comes into the store as a result of either of these two letters a third letter is mailed. The letter emphasizes easy payment terms and attempts to get an order.

4. From a magazine or newspaper clip an advertisement for some product and underline the central sales point. Then write a "wear-out" campaign of four letters, using the central sales point of the "ad" in each of the four letters. Although the central sales point remains the same throughout the four letters, be sure to vary the appeals and the supporting evidence. Indicate which letter will be first, second, and so on.



## *Chapter XIII Self-Appraisal, Job Analysis, and Career Choosing*

### Surveying Vocational Opportunities

#### Vocational Analysis Guide

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##### Self-Observation and Self-Knowledge

##### Alertness and Aptitude Tests

#### What Shall I Work For?

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##### Likes and Dislikes

##### Appraisals by Other Persons

#### What Do I Want?

##### Sources of Information

##### General Information

##### Specific Information

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### Selection of a Preferred Vocation

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#### Numerical Importance

#### Percentage of Executives

#### Salary Expectations

#### General Standards of Living,

#### Prestige, and Invisible Income

#### Making a Mailing List of Companies

#### Where Do I Fit?

#### Lining Up Qualifications and

#### Requirements

#### Preparing the Personal Qualifications

#### Record

#### Advantages

#### Contents

#### Form

#### Application-for-Employment Forms

## **Your 100,000 hours . . .**

A young man 25 years of age has just about 100,000 working hours ahead of him before he reaches retirement age. His success in life and much of all that he hopes for depends upon the way he invests those 100,000 hours. Choosing the field in which he is to work and choosing the organization of which he will be a part are two of the most important decisions of his life.

Those who expect to follow professional careers—doctors, lawyers, engineers—usually make their choice fairly early because their education must follow specific lines. Others wait until later.

There are two major decisions which any man must make. First, the type of work he wants to do; second, the organization with which he intends to associate himself.

To reach either decision a man should have the answers to a number of questions. Some about the field, some about the organization. He should be just as much interested in what a particular company has to offer as the company itself is in his own qualifications.<sup>1</sup>

\* \* \* \* \*

After interviewing a student at Northwestern University recently, one of the nation's top engineers stood up wearily and walked out of the room shaking his head.

"I wouldn't have been more surprised," he said, "if a rabbit had walked up and punched a lion in the nose.

"For 15 years I've been hiring bright young college men for jobs with our corporation and I've never had an interview like this.

"Actually, I didn't interview him. He interviewed me. He was curious about the firm's reputation. He wanted to know when we last failed to pay a common stock dividend, and then he asked me what the company's assets amounted to.

"I was forced to admit we were worth only \$120,000,000."<sup>2</sup>

The engineer was surprised by this experience, but those who give counsel on selection of the right career and the strategy of job finding would not have been surprised under similar circumstances. These counselors advise job seekers to make as thorough an investigation of prospective employers as employers will make of them. They also advise them to know the type of firm and how many offer opportunities in their chosen careers and where these firms are. And, these counselors advise them to become thoroughly acquainted with themselves after surveying the current vocational outlook. The order of procedure they advise is: (1) survey vocational opportunities; (2) make a vocational analysis guide answering three questions, What am I? What do I want? Where do I fit? (3) study *the* firm or firms in which they will seek employment to learn the nature of the work and its requirements; (4) tailor the personal data sheet to the job at hand; (5) write the application letter.

### Surveying Vocational Opportunities

The job seeker should survey the field of vocations to find out for himself what vocations are possible for him and what vocation pre-

<sup>1</sup> Reprinted by permission of The National Cash Register Company, Dayton, Ohio.

<sup>2</sup> William J. Percival, *The Chicago Daily News*, May 26, 1947, p. 1.



ment Office, Department of Labor, 1939-1943; (2) "The Hundred Best," a bibliography of the year's 100 best occupational publications.<sup>4</sup>

Surveying the vocational outlook should be a job seeker's first step preparatory to getting a job, whether or not he is an experienced person or a novice. If he seeks employment during a buyer's market, he will have many competitors for the job he seeks. From twenty-one to fifty-three men and from thirteen to thirty-two women applicants were available for each job in the New York City market in a normal pre-war year. Informed as to what fields are the least crowded, the job seeker can seek employment in these fields. Many executives agree that there is enough similarity between the major functions of business to permit leaders in one company to succeed perhaps as well in another company.

In addition to knowing what fields are overcrowded and what fields need men, the job seeker needs to know the things which make success in some fields very difficult; otherwise, he may have to swim against the stream in the career he chooses. He should inform himself upon the "state of the nation" at present and in prospect, the place of the United States in world trade, the trend toward seeking security in employment, the trend toward specialization, the status of small businesses, the businesses dominated by a few firms, as in the case of the cigarette industry, and what industries and businesses have the most government control. He needs to watch shifts in sources of national income, political and social progress, and the effect of tax and labor regulations on various industries. He needs to keep well informed about the place that women are taking in business, professions, and industry; the increase in the number of government employees; tariff laws; and the international policy of the United States.

The shifts in the sources of national income help the job seeker to see what fields are tending to become good sources of opportunity and what fields are not. For example: the 1947 college graduate faced a rosy future if he were an engineer, a technician, or a scientist. Business executives predicted continuing shortages in the following fields: engineering, chemistry, science, physics, secretarial, and merchandising. The severity of shortages is indicated by the

<sup>4</sup> *Occupational Information System*, an annual service of Science Research Associates, Chicago, Illinois.

order in which these fields are listed. These same executives predicted an oversupply of personnel work, general business, accounting, industrial engineering, advertising.<sup>5</sup>

## Vocational Analysis Guide

Before you attempt to sell a product, you learn what services and satisfactions it gives its buyers, what materials go into it, how it is made, what advantages it has over the products of competitors. Likewise, before you attempt to sell yourself, you should analyze yourself to find out what you have to offer. You need to think intelligently, objectively, and seriously about yourself in connection with choosing a career or getting a job in the career you choose.

To aid you in finding out what you are, or what you have in interests, aptitudes, temperament, character traits, and educational achievements, you will find helpful the Vocational Analysis Guide presented below:

### *Vocational Analysis Guide*<sup>6</sup>

#### I. WHAT AM I?—Development of the Personal Balance Sheet

##### A. Self-analysis

1. Capabilities and deficiencies (assets and liabilities: physical, mental, appearance, personality, experience)
  - (a) Self-observation and self-knowledge
  - (b) Alertness and aptitude tests
2. What to work for
  - (a) Motives and satisfactions—fame, fortune, service
  - (b) Likes and dislikes—interest tests

##### B. Appraisal by other persons, friends, teachers, counselors, to confirm own opinions

#### II. WHAT DO I WANT?—Investigation of Many Vocations and the Selection of Favorites

##### A. Sources of information and research

1. General—libraries, census reports, Department of Labor Bulletins, etc.
2. Specific—trade publications, magazines, company house organs, credit reports, company statements, etc.

<sup>5</sup> William J. Percival, "Rosy Future Ahead in U. S. Industry for the College Graduate," *The Chicago Daily News*, May 28, 1947.

<sup>6</sup> Reprinted by special permission from *The Strategy of Job Finding* by George J. Lyons and Harmon C. Martin. Copyright, 1939, by Prentice-Hall, Inc.

3. Personal—trade associations, credit associations, executives, teachers, vocational advisors
- B. Distribution or concentration of the favored vocations
  1. Geographic
    - (a) International, national, regional, exploratory
    - (b) Metropolitan, urban, or rural
    - (c) Ease of shifting, accessibility
    - (d) Climatic, social, personal factors
  2. Economic
    - (a) Major industry (oil, steel, textile, etc.)
    - (b) Dependent or subsidiary
    - (c) Durable, nondurable, general, service industries
    - (d) Large versus small organizations
  3. Numerical (number of opportunities)
    - (a) Agriculture, manufacturing, finance, commerce, selling, service, etc.
    - (b) Professions (law, medicine, accounting, etc.)
- C. Economic status of the favored vocations or industries
  1. History, background, and trends
    - (a) List of expanding and also of declining vocations and industries
    - (b) Probability of developments soon to become important
    - (c) Relative positions compared with others
  2. Numbers employed—unemployed
    - (a) Distribution by class, occupation, extent of competition
    - (b) Reasons for cyclical and seasonal employment shifts
    - (c) Frequency of bankruptcy, layoff, merger, decadence
  3. Number of executives per hundred persons employed
  4. Salary expectations
    - (a) General averages, top figures, beginning figures
    - (b) Length of service; turnover among employees and executives
    - (c) Likelihood of better or poorer jobs after service in given place
  5. General standard of living, prestige, invisible income
    - (a) Personal satisfactions, house allowances, length of vacations
    - (b) Opportunities to travel, to study, to write, or to teach
  6. Security
    - (a) Apparent stability of the industry or the profession
    - (b) Provision for retirement (Social Security, pensions, death benefits, sickness allowances, etc.)

7. Hazards
    - (a) Subject to style whim, buying habits of the public (Hats—style; furs and coal—seasonal)
    - (b) Likelihood of sudden obsolescence due to inventions or technical advances, substitutes
    - (c) Probability of governmental interference; competition; social pressure through taxation or propaganda (chain stores, banking)
    - (d) Direct legislation, tariff disturbances
    - (e) Foreign competition
    - (f) Labor troubles
  8. Future trends
    - (a) Expected demand for the industry and its products, or profession and its services
    - (b) Visible social movements affecting development
    - (c) Gradual transfer of given equipment into other equally productive lines
- D. Economic status of companies within the vocation or industry
1. Relation to the industry as a whole
    - (a) Prestige—importance (rank)
    - (b) Volume and type of products; percentage of general production
    - (c) Number of firms in the field (industrial or professional)
  2. Classification as dominantly sales, manufacturing, financial, service, professional, or construction, etc.
  3. Particular hazards
    - (a) Dependence on other companies, one man, or one family
    - (b) Dependence on a patent, franchise, or law
  4. General management and its policies
    - (a) Strong and intelligent, and scientific enough to survive
    - (b) Financial reserves and credit policies
    - (c) Salaries: beginning, high, average
    - (d) Employee turnover
    - (e) Frequency of openings and at what level
    - (f) Hours, vacations, health provisions
    - (g) Social security policies and provisions
    - (h) Labor policies, successful dealings
    - (i) General morale, type of employee, chances for advancement
    - (j) Ease of transfer around the company or to other companies, or lines of work
    - (k) General good management on all fronts

- (1) General requirements and specifications of the company or the job

E. Professional work

1. Learning the profession; costs, locations
2. Entrance, growing up in it, earning power
3. Development of one's own business
4. Type of competition; hazards
5. Outlets for services in companies; conditions surrounding them
6. Need of capital, expert assistance, complementary professional partnership
7. Derivation of personal satisfactions from the exercise of one's creative powers in this field

III. WHERE DO I FIT?—Matching Personal Qualifications with Vocational Requirements

- A. Do I fit the requirements of the selected field? Comparison of personal qualifications and experience with the requirements of the career, profession, or company

*Personal Qualifications*

(Obtained from Personal Balance Sheet; summary of "What am I?")

1. Physical, mental, appearance, personality, and experience assets which I possess
2. Additional helpful qualifications which I possess

*Requirements of the Career*

(Obtained from investigation of vocations; summary of "What do I want?")

1. List of primary requirements and specifications for the career job
2. List of secondary requirements

How can I acquire those qualifications which I lack, or develop those which are latent? What substitutes have I to offer?

- B. If I do not fit the selected field, what alternative choices have I? Examinations of my qualifications in terms of alternative professions, occupations, or jobs. For example, if unsuccessful in winning a position as an accountant, lawyer, or secretary in a particular company, I might use my training as follows:

1. Professional opportunities:

Certified public accounting for the accountant

Practicing law for the lawyer

Public stenography for the person with secretarial training



2. Functional opportunities:
  - Accounting in any type of industry
  - Law in a bank, trust company, insurance company, etc.
  - Secretarial work in any other type of business
3. Individual or creative work:
  - Teaching accounting
  - Tutoring in law
  - Using stenographic skill in free-lance writing
- C. Summary and review of the dominant factors in the Vocational Analysis Guide that influenced my final decision. Now I am prepared to answer the interviewer's key questions, "Why do you want to work for this company?" and "Why should I hire you?" because I know who I am, what I want, and where I fit.

The topics indicate for you the general direction of the route you will do well to take, and suggest what things you want to know about yourself—your assets and liabilities—and the motives and satisfactions which you should consider in choosing a career. All any guide can do for you is to suggest a method of approach. You have to do your own introspection, observe your own self, make your own self-analysis. You can check your findings against the opinions which experienced people—your teachers, friends, and employers—have of you, and against intelligence tests, aptitude tests, and interest tests. This Vocational Analysis Guide was prepared by Mr. George J. Lyons, Sales Promotion Manager of the New York Telephone Company, and Mr. Harmon C. Martin, Personnel Assistant to the National City Bank of New York, to aid job seekers in the process of self-analysis and the selection of the right career. A student's Personal Balance Sheet, which specifically applies the Vocational Guide Analysis to one person is presented below:

### *Personal Balance Sheet*

JAMES S. SMITH<sup>7</sup>

#### I. What Am I?—Development of Personal Balance Sheet

##### A. My Assets

##### 1. Physical

Good physique: five feet ten inches tall; weight, 140 pounds

Health: excellent; regular living habits

Physically vigorous

Posture and carriage: good

<sup>7</sup> James S. Smith is not the student's real name.

## 2. Mental

High alertness quotient; good score in psychological tests

Capacity for getting new ideas

Dominant characteristics: imagination, initiative, and resourcefulness

Speech: good

Vocabulary: good and still growing

Education: good in advertising, writing courses, psychology courses, and business courses. B.S. degree. No grades below B (A is excellent) in advertising courses. Standing in all courses above the university average. Winner of alumni scholarship for most worthy senior in high school. Member of National High School Honor Society (recognition of character, scholarship, leadership, and service).

## 3. Appearance

Good enough: hair, light; eyes, blue; complexion, fair

Dress: conservative, fastidious about neatness and cleanliness

## 4. Personality

Extrovert type

High sensitivity to people, quick sympathy

Cheerful disposition

Coöperative

Responsible: chairman of publicity, Wesley Church Foundation, Sophomore Council, Student Alumni Association, Production Staff, Illini Theater Guild play

Employment: student manager of Bookbinding Department, University Library, Clerk in Bureau of Institutional Research, waiter at University Men's Club

Versatile: member of Gamma Theta Phi, journalism fraternity

Production staff, Illini Guild play

University Band

Characteristics: initiative, imagination, creative thinking, and good powers of expression

## 5. Experience

University: student manager of Bookbinding Department, University Library

Clerical work, Bureau of Institutional Research

Meal job, University Men's Club

## 6. Hobbies

Music

Theatre

**B. Liabilities****1. Physical**

Glasses are necessary. Wiry but not robust. High in nervous energy. More sleep and outdoor exercise would give me more poise.

**2. Mental**

Have a tendency to make decisions before getting all the facts. I dislike working with figures necessary in accountancy. Unless I overcome this, I shall never make a good account executive.

No travel.

**3. Appearance**

No handicaps unless wearing glasses is a handicap. More weight would make me look more impressive.

**4. Personality**

Overoptimistic. Somewhat credulous in that I trust people too easily and too quickly. Too serious when fatigued. A greater protective instinct is necessary. Somewhat on the idealistic side although advertising is a practical thing.

**5. Experience**

Experience in advertising is confined to the school laboratory. No retail sales experience.

At this point a further explanation of what you are trying to find out while you are making your Personal Balance Sheet, *why* you are seeking such facts, and what you will do with them after finding them, may quicken your interest in the method of self-examination suggested by the outline. In general, you are concerned with two comprehensive headings: (1) assets and liabilities and (2) what to work for. You are concerned with these because success and happiness are probably ahead for you if you can find out for what job your talents and interests fit you. You will know where you are headed and why.

## What Am I?

### ASSETS AND LIABILITIES

A frank listing of assets and liabilities is a part of a thorough self-analysis. One man who, after seven years as an accountant with a utility company in New York State, found himself out of a job, listed in his personal inventory these assets: "A good education including a thorough preparation for accounting; thirteen years of brokerage,

security, and utility experience; the unusual record of having saved a former employer \$20,000 annually through submitting suggestions; a wife and baby." He listed also these liabilities: "Keen competition of thousands of able men seeking the same type of job; age, thirty-four; and a limited financial reserve." The value of listing assets is that it not only helps the candidate for a position to know what he has to offer but it also builds his self-confidence, which goes a long way in commanding the respect of those whom he approaches. It helps him to overcome fear, which experience has shown to be one of the chief weaknesses of job seekers.

Limited finances indicate whether one must retrench on living expenses, if retrenchment is possible, or take a "stop-gap" job to provide them while one is seeking the beginning position of his permanent career. If limited finances make immediate earning of living expenses imperative, the job seeker will do well to look for something that will give valuable experience for his permanent position or probably lead to it. In this regard, such prominent men as the late Fiorello LaGuardia, playwright George S. Kaufman, and industrialist John J. Raskob say that they entered their careers through the door of typist-stenographer; and by learning from men they assisted, they later achieved executive positions. If the job seeker allows himself to be sidetracked by whatever pays best at the outset of his career, he is likely to find himself later doing work in which he will probably have no genuine interest.

#### SELF-OBSERVATION AND SELF-KNOWLEDGE

Self-observation is the method you use to arrive at self-knowledge. By this process of reflection and introspection you learn your assets and liabilities. It may be a tedious process, but the Vocational Analysis Guide, by suggesting headings, helps you to know what points to emphasize. Since no one except the job seeker will see his Personal Balance Sheet, he can afford to be frank and thorough in self-observation and analysis.

#### ALERTNESS AND APTITUDE TESTS

In answering "What Am I?" you may take tests developed to find out your intelligence, your alertness, your aptitudes, your interests, and your personality measurements. You may take these in personnel bureaus of schools, universities, and colleges; in U. S. Employment

offices; in Veterans Administration offices; in employment offices of industry; and in laboratories, institutes, and corporation departments specializing in such tests and charging a fee for giving them and interpreting the results. In *Frontier Thinking in Guidance*, edited by John R. Yale, and published by Science Research Associates in 1945, you can learn both the kinds of tests and their names. Illustrative of those given by the Veterans Administration in various cities are the following:

- (1) Intelligence Tests: Otis-Higher Form A; Wechsler-Bellevue
- (2) Aptitude Test: A.C.E. (American Council on Education)
- (3) Interest Tests: Kuder Preference

- |                  |                   |
|------------------|-------------------|
| 1. Mechanical    | 6. Literary       |
| 2. Computational | 7. Musical        |
| 3. Scientific    | 8. Social Science |
| 4. Persuasive    | 9. Clerical       |
| 5. Artistic      |                   |

- (4) Mechanics: Bennett Tests

- (5) Clerical: Minnesota Vocational Tests

- (6) Strong Vocational Interest Blanks:

- |  |   |
|--|---|
| 1. Artist                                | 22. YMCA Physical Director              |
| 2. Psychologist                          | 23. Social Science High School Teacher  |
| 3. Architect                             | 24. City School Superintendent          |
| 4. Physician                             | 25. Minister                            |
| 5. Osteopath                             | 26. Musician                            |
| 6. Dentist                               | 27. Certified Public Accountant         |
| 7. Mathematician                         | 28. Accountant                          |
| 8. Physicist                             | 29. Office Manager                      |
| 9. Engineer                              | 30. Purchasing Agent                    |
| 10. Chemist                              | 31. Banker                              |
| 11. Production Manager                   | 32. Mortician                           |
| 12. Farmer                               | 33. Sales Manager                       |
| 13. Aviator                              | 34. Real Estate Salesman                |
| 14. Carpenter                            | 35. Life Insurance Salesman             |
| 15. Printer                              | 36. Advertising Man                     |
| 16. Mathematics—Physics, Science Teacher | 37. Lawyer                              |
| 17. Policeman                            | 38. Author-Journalist                   |
| 18. Forest Service Man                   | 39. President, Manufacturing Connection |
| 19. YMCA Secretary                       |   |
| 20. Public Administrator                 |   |
| 21. Personnel Manager                    |   |

## (7) Personal Audit:

Impulsive-Serious  
 Indecisive-Firm  
 Irritable-Tranquil  
 Evasive-Frank  
 Unstable-Stable  
 Intolerant-Tolerant

## (8) Reading:

Reading Rate  
 Total Reading Comprehension  
     Mathematical Comprehension  
     Natural Science Comprehension  
     Social Science Comprehension

Since the places where these tests are given are of interest to you only as they are accessible to you, you may secure information from one of the agencies mentioned. You may inquire of the Veterans Administration, the Vocational Guidance Counsel, and administrators in educational institutions. Perhaps it may be helpful for you to know that the Psychological Corporation of New York City gives interest tests, and Dr. Johnson O'Connor, Director of the Johnson O'Connor Research Foundation, Inc., and of the Human Engineering Laboratories, Inc., has testing laboratories in Boston, Philadelphia, Chicago, Fort Worth, Tulsa, St. Louis, and Los Angeles.

## What Shall I Work For?

## MOTIVES AND SATISFACTIONS

It is important during the process of self-examination to discover what you consider is your "strongest principle of self-regard." Is it fortune, fame, or service?

Our self-feeling (our happiness) in this world depends almost entirely on what we *back* ourselves to be and to do. It is determined by the ratio of our actualities to our supposed potentialities; in which fraction our successes are the numerators and our pretensions the denominators—thus,

$$\text{Self-esteem} = \frac{\text{Success}}{\text{Pretensions}}^a$$

<sup>a</sup> William James, *Psychology* (New York: Henry Holt and Company, 1913), p. 187.

### LIKES AND DISLIKES

What you like and dislike is also important to your future happiness. If you cannot work with people bustling about, with telephones ringing, and with typewriter keys clicking, you certainly cannot hope for success in office work. If you like to be alone when you work, you may like to do research work. If you like to carry responsibility and to direct others, you will probably prefer to own your own business even though it be small.

If you unthinkingly begin a career of service while the thing you want most is wealth, and you see your fellow classmates achieving wealth, you may find yourself a very unhappy person. Too many people find out too late that they are missing the satisfaction of self-expression in the jobs they perform. In the process of making your Personal Balance Sheet, you may discover in what vocation you will find self-expression—selling, advertising, designing and building, social service, or any other. It is important to your future self-esteem that you have “pretensions” as your “denominator” which you will not be compelled to decrease. It is equally important that you know your capabilities and talents that fit you for the job because they determine the “numerator” for success in the William James formula.

You can bring your likes and dislikes more sharply into focus by taking interest tests administered by the people who give you intelligence and aptitude tests. These tests may help you to discover which are fundamental aptitudes and which are passing fancies. You will also, by reflecting upon the things you return to over and over and upon the things you avoid or put off, learn to know consciously many of your likes and dislikes which you have expressed unconsciously.

### APPRAISALS BY OTHER PERSONS

To supplement your self-observation and self-analysis and what you have learned by tests in answering the question, “What am I?” do not overlook the aid of people who know you best. They may confirm your opinion. They may disillusion you.

Those who know you can often tell you for what you are best fitted because they are capable of looking at you objectively. Your teachers, by observing for one or two semesters your interests, your work habits, your successes, and your failures, will often advise

you wisely. Employers and former employers who are not motivated by self-interest may do likewise.

A favorite method of the late college president Herman Schneider to find out the field in which a person was most likely to succeed was to ask him what he would do if he had a million dollars. By this means, the president was successful, for example, in leading a dentist, unhappy in his profession, into the making of dental tools that required infinite precision, and a student, who had failed in every kind of work he had tried, into becoming an outstanding geologist. As President Schneider said: "A man who has found his real work can almost always make a good living. The immediate prospect may look like a blind alley, but once he has plunged into it he sees a broader field open beyond."

## What Do I Want?

The authorities in personnel studies advise students to choose their careers preferably when they enter college, and certainly not later than the beginning of their junior years. If students wait until their senior years, they will find it difficult and expensive in time, energy, and money to change their programs. To find their proper places in life, they need to know what they want for "me and mine."

Do you want security? You are likely to find it by getting a toe hold in big business, making a success in a position which is in the channel which will lead you to the position you want. Bookkeeping is almost invariably the stepping-stone to an accounting job; accounting, to comptroller or to treasurer. Do you like to be your own boss? Do you want some risk? If so, you probably would be wise to start with a job in a small but well-managed company, learn all there is to know about it, save money, and start a small business of like nature.<sup>9</sup> Do you want to own your own home or buy a small lot of ground, where you can rear your family? You will need to find out whether the company employing you has a system of branch offices, which system some day may require you, who have bought a farm in New Hampshire, to be managing a branch office in Kansas City. Do you prefer the prestige of being a part of a nationally and internationally known company? Do you like to be sure of a salary check

<sup>9</sup> *The Reader's Digest* in 1944 and 1945 featured in successive issues businesses which could be started on small capital.



each month even though it may not be so large as you are capable of making—or do you prefer the hills and valleys of income characteristic of certain types of selling? These and many other questions you must answer in deciding what you want in a career or a job.

#### SOURCES OF INFORMATION

As in answering the question, "What am I?" so there is a charted approach in answering "What do I want?" That approach is in getting and thinking through information—facts and figures—and in following the topics of the second section of the Vocational Analysis Guide in getting opinions and advice which will guide you in making your decisions.

In answering this second question in the Vocational Analysis Guide, "What Do I Want?" you are interested in four main topics (the professional work possibilities for which the guide supplies topics are not explored):

1. Source of information
2. Selection of a preferred vocation
3. Economic status of the favored vocations or industries
4. Economic status of companies within the vocation or industry

The information you seek on careers in general and on a few favorites in particular may be divided roughly into: (1) general, (2) specific, and (3) personal. An outline of the sources of information maps your course:

1. *General*: libraries, census reports, Department of Labor bulletins, etc.
2. *Specific*: trade publications, magazines, company house organs, credit reports, company annual reports, etc.
3. *Personal Contacts*: trade association, credit association, and business executives; teachers; vocational advisers

*General Information* For general information you will seek libraries: high school, college, university, city, YMCA, YWCA. If you have access to a large library, you will find it departmentalized into agriculture, aviation, chemistry, commerce, education, engineering, fine and applied arts, home economics, law, medicine, mining, metallurgy. You will find census reports and bulletins published by the U. S. Departments of Commerce, Agriculture, Labor, and others. You will find bulletins from business houses, such as the National City Bank of New York and the Cleveland Trust Company. You will

get much help from the Dartnell publications, the publications of Science Research Associates, of Standard and Poor's Manual, and Moody's Manual of Investments, particularly the Blue Section. You will find helpful the bulletins published by the business research bureaus of universities and colleges.

Some books about jobs are encyclopedic in the range of their information. Such a book is William E. Parker's *Book about Jobs*, the occupational information in which falls mainly in these classes: historical, analytical, biographical, inspirational, and technical. You will find other books which are bibliographies, such as Wilma Bennett's *Occupations and Vocational Guidance*, giving an up-to-date source list of pamphlet material.

*Specific Information* For specific information on particular lines of work, you will go to publications of federations, trade associations, institutes, and individual firms. You will find them in articles and magazines, some of which are indexed in the *Readers' Guide* and the *Industrial Arts Index*. Thousands of house magazines, annual reports, credit reports, company statements, and employee manuals are stacked on library shelves. You may obtain from secretaries of trade or business associations many booklets on jobs—for example, in advertising, in banking, and in aviation. You will find the placement bureaus of high schools, colleges, and universities well stocked with brochures, pamphlets, and folders describing the advantages of working for various companies, such as the General Electric Company, the Illinois Bell Telephone Company, the Container Corporation of America, the Insurance Company of North America. Here is a partial list of recent booklets on careers by leading firms in various fields which may suggest other firms that publish information on specific careers:

#### *List of Booklets on Careers*

- Advertising Federation of America—"Jobs in Advertising"
- Aetna Casualty and Surety Company—"A Career for You"; "A Future in Group Insurance"; "The Road to a Successful Career"
- American Telephone and Telegraph Company—"Work and Opportunity in the Bell System"
- "Business as a Career," *New York University Bulletin*, XLV (June 29, 1945).
- Chase National Bank of City of New York—"Banking as a Career"

Eastern Airlines Division of General Motors—"You and Your Job"  
General Electric Company—"An Internship in Business"  
Institute of Life Insurance—"A Career in Life Insurance Sales and Service"  
International Harvester Company—"Welcome to Harvester"  
Nielsen, The A. C., Company—"The Ideal Radio Research Service"  
Research Bureau Service—"Life Insurance Career"  
University of Illinois—"Careers in School Librarianship"  
University of Minnesota—"Jobs in Industrial Relations"  
U. S. Steel Company—"Paths of Opportunity in U. S. Steel"  
Upjohn Company—"Story of American Enterprise"; "We the Upjohn Company"

In the Market Data Book number of the magazine *Industrial Marketing*, published by Advertising Publications, Incorporated, you can find an analysis of various industries showing briefly their current position in the economic picture and a list of trade publications pertinent to each. You can learn about the automotive field, air conditioning, motion pictures, meat packing, oil, plastics, refrigeration, and other fields.

The person who sees an analysis of this kind for the first time is amazed that such detailed information is available for the job seeker. The index is valuable since it is broken down into sections such as Index to Markets, Index to Publications, and Index to Advertisers and Business Publications.<sup>10</sup>

Standard and Poor's Industry Surveys is another storehouse of information. It lists not only major industries such as aviation, auto parts, automobiles, drugs and cosmetics, electrical products, household furnishings, insurance, leather and shoes, agricultural machinery, office equipment, paper, railroad equipment, shipping and shipbuilding, telephone and telegraph, tobacco, and utilities, but also the leading firms in each field. For example, under aircraft are listed Beech, Bell, Boeing, Consolidated Vultee, Curtiss-Wright, Douglas, Garrett Corporation, Grumman, Lockheed, etc. It gives information on sales, earning records, operation problems, and opinions of experts in each field on outlooks for the future of the industry.

No person deciding upon his career need be without authoritative information on any particular line of work. He can procure single copies of *Occupational Briefs* on more than two hundred major job fields for fifteen cents a copy, or fifty or more copies at ten cents

<sup>10</sup> Lyons and Martin, *op. cit.*, pp. 60-61.

each, or an annual subscription for five dollars. These briefs are four pages in length, include job descriptions, present demand for workers, the training period, the working conditions, probable future trends, and a bibliography of selected references. One can procure them from Science Research Associates, 228 South Wabash Avenue, Chicago 4, Illinois; or he can probably find them in university, city, YWCA, and YMCA libraries.

*Occupational Brief No. 29* (1943) about chemistry, for example, tells you that back in 1939, a normal peacetime year, the chemical industry's output was worth \$3,760,000,000 and that it employed 27,000 wage earners. It tells you the number of chemists and chemical engineers needed in 1943 and what their classifications are: analytical or control chemist, research chemist, chemical engineer, assayer, metallurgist, laboratory chief, chemist assistant and technician, chemical secretary, technical librarian. It tells what other jobs are combined with chemistry, the salaries for chemists in industries, for teachers of chemistry, and for chemists working for the government. It gives the personal qualifications; the working conditions; the health hazards; the future prospects of chemists; employment conditions during the depression, the war, and the postwar period; the long-term prospects for industry; and the number of chemists. Then follows a list of products such as nylons, plastics, and synthetic rubber which the chemical industry is developing. The last information is six selected references to books on careers in chemistry with brief descriptions of the contents of each book.

An example of the information published on individual professions and lines of work is the book *Jobs in Advertising*, prepared for returning service men and women.

In the Foreword, Mr. Elon G. Borton, president of the Advertising Federation, has a word to say to veterans about after-the-war prospects:

It is not surprising that many ambitious veterans are thinking of advertising as a career. It's a glamorous field. It involves huge sums of money—more than two billion dollars a year. It shapes people's desires and standards of living. It calls for initiative, imagination, creative thinking, and expression. It pays better than perhaps any other field the men and women who rise to its top.

But let's face some facts.

The advertising field is extremely limited in number of jobs. There

are probably less than 60,000 advertising jobs altogether in the whole U.S.A. or 1/10 of 1% of all jobs. It is difficult to enter, and competition is higher than in other fields, and more is demanded of the worker. Most of the few places now open will be filled by experienced men returning to them from the armed services. Inexperienced men and women will find it difficult to obtain jobs in advertising.

If you are still determined to try it, Mr. Falk gives you extremely helpful information in the following pages. Read it and then seek the counsel of some experienced advertising people who can discuss your situation with you.<sup>11</sup>

*Personal Contacts* For personal information you will go to the officers of trade associations, executives, vocational counselors, teachers, secretaries of chambers of commerce, credit organizations, service clubs, and civic clubs. You may secure it by letter or by interview, but because at present 1,750,000 persons are leaving college each year to storm the business citadels, each one of you should first exhaust other means of getting the information you wish. If it is necessary to ask information from persons by letter, you can show consideration for the person who will answer it by writing concise letters and telling specifically what you wish to know. Most executives in business and industry and the professions not only seek the goodwill of the younger generation for business reasons but also are genuinely interested in helping. These are busy people, however, and you are asking a favor.

Some types of information—on specific companies, on specific jobs, and on specific executives—make necessary personal interviews. Much of this information may be procured in the interviews with personnel men of various organizations who visit campuses each spring seeking college-trained men and recruiting seniors for every type of job.

#### SELECTION OF A PREFERRED VOCATION

Following the Vocational Analysis Guide, you turn from collecting material informing you about various vocations to pertinent things about a specific vocation or job. The list of topics is long. The amount of consideration you give to each should depend upon its significance to you in helping you to a decision.

<sup>11</sup> Reprinted from *Jobs in Advertising* by Alfred T. Falk by permission of the Advertising Federation of America. Copyright 1946 by the Advertising Federation of America.

Likely to be important are such questions as whether your career will necessitate your living in a foreign country or the United States; in the East, the North, the South, the Middle West, the Southwest, or the Northwest; in city, village, or country; in a good climate or a poor climate; and in an industrial community or a cultural center. You should be interested in the economic status and prospect of the vocation or industry and its economic hazards, occasioned by its being a major industry such as steel, textiles, oil, or a subsidiary; whether it manufactures durable or nondurable goods and whether it is a large or a small organization. You should be interested in the numerical question—is it undermanned or overmanned?

Space does not permit a detailed discussion of all of these important topics, but certain topics can be discussed briefly for illustrative purposes. If you like travel, like adventure, learn a language easily; if you are understanding and sympathetic with people whose government, religion, way of life differ from those of your own; and if you have robust health—you can seek a career with an oil company, a mining company, or an importer in a foreign country.

Unless you adapt yourself very readily to a different social atmosphere, you who are a product of the Middle West may not be satisfied in the industrial Northeast. You may have the same profession, advertising for example, but you in Los Angeles and you in New York do not always "speak the same language."

Personal factors such as temperament and likes and dislikes need to be checked in deciding upon big business or small business. In the former, you may feel its impersonality, recognize that you are only a cog in a vast machine that has to run as it does to be efficient. At the same time, you may like the sense of security that comes from being with a company that has functioned for two or three generations. In a small firm you may have to carry more responsibility, take more risks, and work longer hours. At the same time, you feel a sense of ownership, of belonging, and of being a personage.

*Economic Status* In determining your career and seeking a job, you are concerned with whether or not you are selecting a vocation or industry rapidly becoming obsolescent. The story of manufacturing of wagons, carriages, and harness is well known. But the story of banking, railroading, and utilities owned privately is not so familiar. Affected by government regulations, banking has changed greatly

since the 20's; railroads have the competition of automobiles, trucks, busses, and airplanes; privately owned utilities must meet the competition of those owned by city, state, or Federal government.

You are concerned with a corporation which is making money. In this regard, the library, with its reports and documents, is a treasure house, says one expert. There, you can consult the financial pages of the daily newspapers, the reports of *Moody's Manual*, *Standard and Poor's Register of Directors*, *Bankers' Economic Service*, *Harvard Business Review*, *Dow-Jones Bulletins*, *Wall Street Journal*, *Readers' Guide*, *The Department of Commerce Yearbook*, *Kelly's Directory of Merchants, Manufacturers, and Shippers*, and various trade journals. Or you can secure the annual reports of the companies themselves by writing to them and requesting copies.

When considering the economic status of a vocation and the economic prospect for this same vocation, you may prefer to look to newcomers such as air conditioning, television, diesel engines, which are taking an increasingly important place in today's economy. If you read as you run, you will have noticed how oil and gas are supplanting coal as a fuel; how sheet steel and glass are replacing lumber in home building; how rayon and nylon are superseding silk; and how plastics are doing duty for many kinds of metals.

**Numerical Importance** In the Vocational Analysis Guide under the topic "Economic Status of the Favored Vocations or Industries," you will see the heading "Numbers Employed—Unemployed"—suggesting that you will want information on the number of people that a given vocation has or can employ. The situation is never static in a field. Of stenographers and typists there seemed to be an overabundance before the war. Afterward there seemed to be too few. The same thing is true of teachers at every level of education. The following is an excerpt from the findings of the Family Economics Bureau of the Northwestern National Life Insurance Company for the year 1947 and is applicable only to a limited period. Information for it was gathered by questionnaires answered by placement officers of 116 colleges and universities of the United States:

Engineering and technical graduates again this year have from two to ten jobs apiece to choose from, in many cases. With oversize freshman classes in pre-engineering work last year some worry was expressed as to the possibility of overloading the employment market with technical men in about four or five years, when the war-accumulated shortage

will have been made up. This cause for worry would seem to be largely removed by reports from many placement officials to the effect that there is a considerable demand now in industry for engineering graduates to enter company training programs which will eventually turn out salesmen, junior executives, and other administrative help; in other words, many personnel managers show an increasing desire and appreciation for an engineering background in the men they hire for non-technical positions.<sup>12</sup>

Closely related to the problem of the numbers employed in a field and of those unemployed are such questions as distribution by class, occupation, and extent of competition, the reasons for cyclical and seasonal employment shifts, and the frequency of bankruptcy, layoffs, mergers, and decline of business in certain fields. Number in relation to potential users of services is important; in accountancy, for example.

Such information is not difficult to obtain from the U. S. Employment Office's Report, the Department of Labor, business bureaus, trade papers. A very inexpensive and accessible source is the *Occupational Briefs* already mentioned.

*Percentage of Executives* Personnel men who make it a custom to visit college and university campuses each spring observe that most graduating students plan on being executives. The idea is a product partly of youth and enthusiasm but partly of what they have been taught. What *Occupational Brief No. 71* entitled "Executives—the Goal of Most College Graduates" has to say on the subject is of interest to job seekers who have as their goal positions as executives:

A *Fortune* magazine survey estimated that there were 30,000 major executives, but this number included only those who were in important managerial positions in large firms. This figure does not adequately enumerate the group discussed in this brief. An estimate in 1941 stated that there were probably—taking in all of the foremen, supervisors, executives, and managers—more than 65,000 management workers in the United States. . . .

Prediction is difficult, but remember that there is always room at the top for good executives, for men who get new *ideas*, or can run business

<sup>12</sup> Reprinted from "Record of Employment Demand for Class of 1947," Bulletin of Northwestern National Life Insurance Company by permission of Northwestern National Life Insurance Company, Minneapolis, Minnesota.



more efficiently so that the firm prospers in spite of economic depression or adverse condition. If business is bad after the war, the number of positions will decrease; but business will be in need, more than ever, of competent and imaginative management. On the good side, is the fact that certain new fields are opening up where executives will be needed. Labor relations, industrial relations, public relations, personnel work and market research are foremost among them. On the other hand, there will be more competition for jobs from many released government officials who have had administrative positions, and from Army and Navy officers who feel that they are qualified by experience to handle men and manage material.<sup>18</sup>

*Salary Expectations* In answering the question, Is the salary good? you probably have four considerations in mind: (1) the immediate present—what you are getting for what you give; (2) the “long run”—how is it going to look after fifteen or twenty years? (3) the chance of being promoted into a position of financial comfort; (4) life earnings or earning span, which of course varies in different occupations and professions. Salary is an important consideration in the choice of careers. During the seasons of commencement in colleges and universities, you can glean much information on the subject from metropolitan newspapers and from periodicals.

You will find salary studies in libraries by business research bureaus of various colleges of commerce, by governmental agencies, by magazines devoted to business, Dartnell publications, *Occupational Briefs*, and many others. Bulletins of the Family Economics Bureau, Northwestern National Life Insurance Company, also make studies of this nature.

*General Standards of Living, Prestige, and Invisible Income* To most of you, standard of living, prestige, and invisible income are important. The latter is anything that your employment gives you that you want in addition to monetary income. It may be living in a city rather than in a village, or in a college town where the environment is good for your children; it may be the opportunity to travel; it may be the regularity of employment upon which you may count; it may be the sickness and health benefits, or the retirement allowances. Or it may be the prestige of your firm or the contacts the position gives you.

Journalists, for example, may expect such invisible income as the

<sup>18</sup> Reprinted by permission of Science Research Associates, Chicago, Illinois.

satisfaction of seeing their words in print and the pleasure of working with both people and ideas. Their work suffers from no seasonal variations. They have contacts with important and interesting people. The magazine writer gets a feeling of importance from the knowledge that his articles influence thousands of people; he, like the journalist, has the satisfaction of seeing his work in print and the advantage of working at a less hurried pace than the newspaper man. Engineers have the satisfaction of designing and building bridges, dams, highways, buildings, and of seeing their dreams become realities. A major executive has the advantage of prestige, the satisfaction of agreeable contacts, the pleasure of watching business developing and of earning a comfortable salary. Direct-mail advertising work has a wide variety of opportunities for specialization and for expression of ideas. It is large enough to permit rapid advancement for one who can produce results. Because direct-mail advertising goes to a select list, the replies from this list can be easily traced. Consequently, talented and capable writers are noticed, and are likely to receive salaries commensurate with their ability.

While salesmanship brings good income possibilities, and a large per cent of the leaders in an industry began as salesmen or somewhere acquired sales experience on their way up, it does not have the prestige of the profession of physician or lawyer, or most of the executive positions in business.

Future trends are worthy of a job seeker's serious study because a person is certain to be affected by whatever forces affect the vocation or occupation which he has chosen. In England, for example, the social forces at work are causing banks, mines, and utilities to be government owned. Social, political, and economic forces are also influencing occupations in America. Even in a depression, food and drug companies fare well. The recent war brought prosperity to some industries and hard times to others. Technically trained men were most in demand both for the armed services and for civilian needs.

With the study of the vocation completed, you are ready to compare the particular firm's standing with the other firms in the same field. You are interested in the Bank of America, Chase National Bank, the First National Bank of Chicago, for example, in the banking world; in the United Air Lines, the American Airlines, T.W.A. in air transport; in U. S. Steel, Bethlehem Steel, and Carnegie-Illinois

in steel manufacturing. You will find much information in Moody's *Manual of Investments* in the Blue Section. Here, reporting companies are classified under specific industrial captions, and industries with good records can be found. Other sources are credit reports, reports from various trade associations of a given industry, the industrial marketing and trade associations, or the annual reports of the companies themselves.

You evaluate them on the basis of size, prestige, financial strength. Other bases of rating are percentage of general production, contributed by each, and stability. You inform yourself upon the source of their strength; such as the diversification of products manufactured, the amount of research they conduct, the variety of companies to which products are sold. You will want to know their classifications as to construction, manufacturing, financial, sales, service, or professional standing. In determining whether or not your promotion will be commensurate with your performance, you will need to find out whether personal control is vested in one family or one group of people and whether people advance to executive positions from within or from without the organization. You will need to know what the particular firm's policy is in regard to promotion. You are concerned with the questions of planned employee benefits and profit sharing.

#### MAKING A MAILING LIST OF COMPANIES

You finally reach the stage of making a mailing list of companies from any one of which you would accept employment. How many you will put on your mailing list depends upon how badly you need a job and how hard jobs are to get at a particular time. Some students make lists of as many as 125 or even 225 companies.

Among the best sources of names for mailing lists are Standard and Poor's, Moody's, Thomas' directories, associations of national advertisers, trade association lists, and local chamber of commerce lists. The firms which selling mailing lists such as Buckley Dement and Company in Chicago and R. R. Polk in Detroit will sell them for about five cents a name. The classified sections of telephone directories and community industrial directories are helpful. McGraw-Hill publications have a mailing service which is geographically divided. University and U. S. Department of Commerce office libraries have many directories, including trade directories.

What step you take next in your procedure of job finding depends very much upon whether or not times are good. If they are good, you can select a half dozen or so firms and study everything about them that will affect your success with them in case you are employed. If times are bad, and it becomes necessary to mail your application and personal qualifications record to perhaps one hundred to get six or seven replies, you will wait until you receive a reply to make an intensive study of these six or more firms which do invite interviews.

Answering the question, "What do I want?" means extensive reading about vocations and occupations. How can one choose a career unless he knows what vocations there are from which to choose? To get this knowledge requires a great deal of fact-finding about particular vocations and about particular jobs embraced by these vocations. Such exploratory work, however, should mean fewer misfits and failures as the enthusiasm and vigor of youth wane.

### Where Do I Fit?

When you, the job seeker, have made an outline of the characteristics which answer the question, "What am I?" and of the requirements of the job which help to answer the question, "What do I want?"—you are ready to use them to answer the question, "Where do I fit?"

#### LINING UP QUALIFICATIONS AND REQUIREMENTS

In order to compare your qualifications specified on your Personal Balance Sheet (please refer to pages 431–433 with the requirements and specifications for a particular job with a particular company in your field, you will line up the facts of the two in parallel columns. In making the "Summary of Where I Fit" for yourself, you have for a guide the following one of job-seeker Smith. He prepared it by putting the requirements for the favored career in the left-hand column and his personal qualifications in the right-hand column.

#### *Summary of Where I Fit*

##### REQUIREMENTS

1. Good physique. Excellent health and stamina. Generally impressive appearance.

##### QUALIFICATIONS

1. Physical—Good physique, good health, pleasing in height and weight, good posture and carriage, poise. Age 21.

2. Mental—Intelligence, ambition, industry, capacity for creative thinking. Excellent writing ability.
  3. Appearance—Charm and good manners.
  4. Personality—Extroversion, honesty, enthusiasm, industry, breadth.
  5. Experience—Training in sales methods or an instinctive sense of selling. Selling experience. Understanding the mass mind.
  6. Helpful—Optimistic temperament. Well-rounded education. Variety in experience. Wide reading or travel to broaden vision. Understanding of people, their wants, their everyday reactions. Habits of recognizing problems that face millions, and organized and persistent thinking to solve them.
2. Mental—Intelligence quotient high. Dominant traits: imagination, initiative, and resourcefulness. Good powers of expression. Excellent education in Journalism and Advertising. Degree in Advertising—B.S.
  3. Appearance—Highly satisfactory grooming and neatness and taste in clothes.
  4. Personality—Extroversion, trustworthiness, persistence, industry, resourcefulness, versatility, cooperativeness, alertness.
  5. Experience—Working while in college required ability to sell services. Experience taught cooperation and responsibility; managing student bookbinders taught persuasion; chairmanship of publicity for Wesley Church Foundation was good advertising experience.
  6. Helpful—Business Courses: Marketing Organization and Operation, Market Research, Business Problems of the Newspaper, Principles of Economics, Business Speaking.

Writing courses: Direct-Mail and Advertising Copy, Business Letter Writing, Narrative and Descriptive Writing, Reporting.

Allied courses: Art, Psychology, Sociology, History.

Honors: Salutatorian in high school; winner of alumni scholarship for the most worthy senior. Member of National Honor Society; recognition of character, scholarship, leadership, and service.

Benjamin Franklin, in telling how his father helped him to pick out a trade, wrote: "He, therefore, sometimes took me to walk with him and see joiners, bricklayers, turners, braziers, etc. at their work, that he might observe my inclinations."

The authors of *Business as a Career*, to help students as Benjamin Franklin's father helped his son, have written twenty-three profiles of branches of business, such as accountancy, advertising, banking, etc., giving the vocational and the particular job requirements. Reading these will give you the kind of detail you need for the left-hand column of the outline "Summary of Where I Fit,"<sup>14</sup>

As soon as Mr. James S. Smith had made as complete and as accurate a statement of his personal qualifications as he was capable of making by searching self-analysis and the help of others, and had surveyed vocational opportunities—narrowing these down to the one toward which he was inclined by aptitude, temperament, and interest—he was ready to compare his personal qualifications with the requirements of advertising, the career he favored. In his case, the lining up of the two, as shown on page 450, resulted in the decision that he was best fitted to be an advertising copywriter. He had intelligence and initiative; he liked to solve problems and demonstrated that he was industrious and persistent in doing so. He liked people, and he liked to write. His college courses and his work-experience in college had helped him both in writing and in understanding people. His next step was to prepare his personal data sheet, aptly named by Messrs. Lyon and Martin his "Personal Profile," and to write his application letter for the job of copywriter to the firms in which he preferred employment.

In salesman's language, he prepared a prospectus for his product. He tried, by way of letter and data sheet, to answer two big questions in the potential employer's mind: Would the salary I can invest in James S. Smith be a good investment? Would I like to have him around? Mr. Smith's guide to knowing what to include in the prospectus and how to include it were always these two questions. He felt that a complete, accurate, and representative record of his qualifications would help to assure him an interview. He went a step farther in preparing for the interview. He hunted up a five-unit, direct-mail campaign to sell Sanus Shampoo to selected beauty parlors which he had written for a college course in copywriting. This

<sup>14</sup> *New York University Bulletin*, Vol. XLV (June, 1945).

campaign, he felt, would be a good exhibit to prove some of the statements made in his letter. He would take it to the interview because it would give him something to talk about and hence overcome possible self-consciousness.

#### **PREPARING THE PERSONAL QUALIFICATIONS RECORD**

For guidance in making his Personal Qualifications Record, shown below, he found two helps: (1) a topical guide for a personal qualifications record, an example of which is given on pages 458-460, and (2) some application-for-employment blanks, which he had procured from large corporations. The designing of a unique cover page for his personal qualifications record was his own idea. He wanted something that would cause the recipient of this record to single it out from among the many others he would receive. He wanted something that would make him remember it in case no job was open just then.

The result of executing his idea was a white front cover page with a broad black vertical bar down the left side near the top of which was his picture, front view. The cover page had this caption: "What a Young Blood Has to Offer," by James S. Smith. The back cover was a dusty pink of the kind of paper used for cover pages of advertising booklets. Because it was one-fourth inch longer and wider than the front cover, it made a frame of pink for the front cover. The printing and picture were by photo-offset process. The cover and personal qualifications record follow:

#### **PERSONAL QUALIFICATIONS RECORD OF JAMES S. SMITH**

##### **Address:**

School: 907 W. Oregon Street	Home: 208 George Street
Urbana, Illinois	Gilman, Illinois

##### **Personal Data:**

Age: 21 years in December, 1938  
Height: 5 feet, 10 inches  
Weight: 140 pounds  
Health: Excellent  
Nationality: American, Scotch-Irish descent

##### **Education:**

University of Illinois, School of Journalism (1935-39)  
Bachelor of Science Degree in Advertising, June, 1939  
High school, Gilman, Illinois (1931-35)

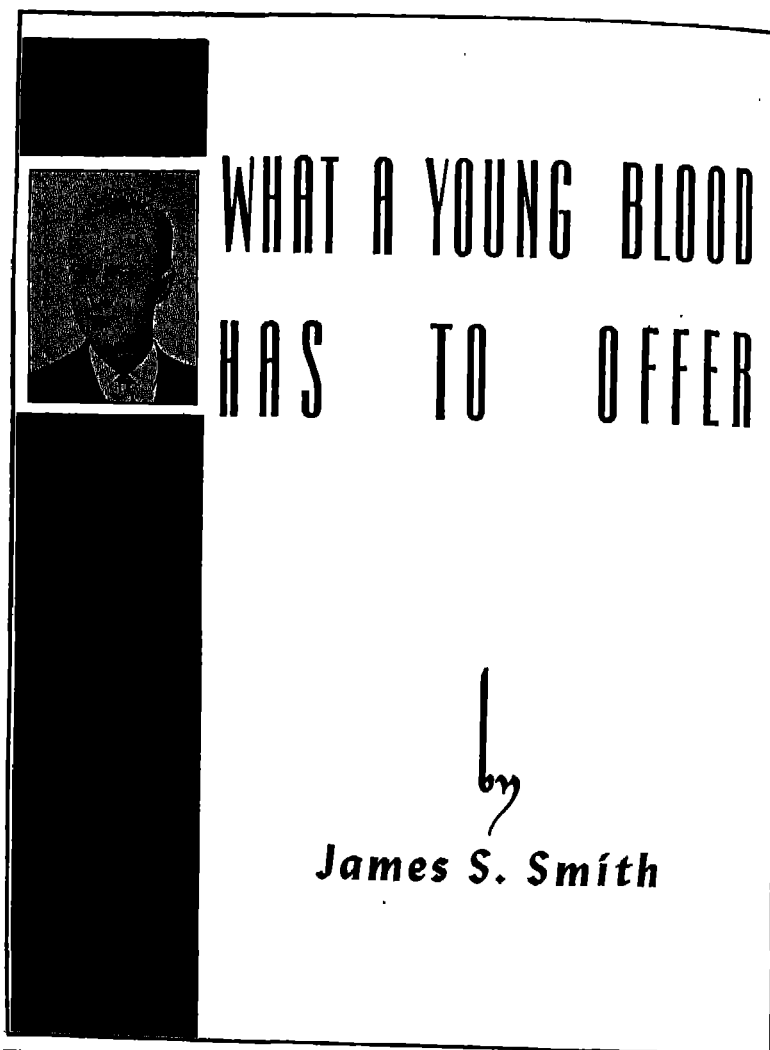


Fig. 24. Cover for Personal Qualifications Record.

**Scholarship:**

University: Standing above the all-university average

No grades below "B" in advertising courses

High School: Average of "A"

Salutatorian



Winner of alumni scholarship for the most worthy senior  
Member of National High School Honor Society (recognition for character, scholarship, leadership, and service)

**Professional Training:**

**Advertising Courses:** Theory and Practice of Advertising  
Printing and Publishing  
Advertising Campaigns  
Layout  
Newspaper Advertising Problems  
Individual Study in Advertising

**Writing Courses:** Direct-Mail and Advertising Copy  
Newspaper Advertising Copy  
Business Letter Writing  
Narrative and Descriptive Writing  
Reporting

**Business Courses:** Marketing Organization and Operation  
Market Research  
Business Problems of the Newspaper  
Principles of Economics  
Business Speaking

**Minor Courses:** Art, Psychology, Sociology, History

**Extracurricular Activities:**

**University:** Member of Gamma Theta Phi, journalism fraternity; Chairman of publicity, Wesley Church Foundation; on Sophomore Council, Student Alumni Association; on Production Staff, Illini Theater Guild play; in University Band

**High School:** Circulation manager, school annual; president of junior class, dramatics club; orchestra (member of All-state High School Orchestra, 1934); band; scribe of Boy Scout Troop

**Employment:**

University: University Men's Club, Urbana, Illinois:  
Meal Job as waiter (1936-present)

Bureau of Institutional Research, University of Illinois: Clerical work (1935-present)

Binding Department, University Library, Urbana, Illinois: Student manager of department (summer, 1937)

Part-time work as bookbinder (1935-37)

High School: Student assistant librarian (1932-1935)  
Douglas Township Library, Gilman, Illinois

**References:**

Instructors: F. A. Russell, Professor of Advertising  
University of Illinois  
Urbana, Illinois

Alta Gwinn Saunders,  
Professor of Business English  
University of Illinois  
Urbana, Illinois

Employers: Mrs. Maud Brown, Manager  
University Men's Club  
1206 West Illinois Street  
Urbana, Illinois

Miss Josie B. Houchens, Binding Librarian  
University of Illinois Library  
Urbana, Illinois

Personal: Mr. R. J. Vedovell, Vice-President  
Chicago Rawhide Company  
Chicago, Illinois

To the probable objection that Mr. Smith's type of cover page revealed that he had mass-produced it and hence was sending his Personal Qualifications Record to various firms, one may answer that he had increased thereby his chances of employment. He could mail many at one time and hence create the possibility of having several interviews and perhaps more than one job from which to choose. He could distribute copies to friends interested in helping him to start a career, file one with the college appointments bureau, others with employment agencies, and use still others in answering adver-

tised positions. In this last case, he would need another application letter better suited to the solicited application. However, many counselors on job getting say each personal qualifications record and application letter should be typed.

*Advantages* Advantages of the personal qualifications record, usually referred to as the "data sheet," are that it relieves the letter of a mass of details. Its organization and arrangement give emphasis to significant points. The data sheet is a convenient and compact summary which may be filed by the recipient and referred to later because the assembled information is classified and presented in tabular form. It may be sent to different department heads for review. The information serves as a background for the special information in the letter; and combined with that of the letter, presents a well-rounded impression of the applicant's personality, ability, and individuality. If the applicant does not at first secure a position, the data sheet works for him the next time that a vacancy occurs. It is convenient, moreover, for reference on many occasions.

Business executives see in a complete, accurate, and representative data sheet such qualities in the applicant as analytical ability, good judgment in what to include and what to exclude, thoroughness, and the imagination shown in giving an unusual presentation of the usual detail.

The data sheet is an integral part of the application and hence is clipped to the letter when mailed to prospective employers. Some personnel men prefer that the original letter of application be accompanied by only a brief summary of personal qualifications, education, and experience. If the letter and summary interest them, they will either send the company's application-for-employment form to be filled out as an intermediary to granting the interview or grant the interview on the basis of the brief summary and request promising candidates to fill out company forms when they come for the interviews. Many students question the need for sending the data sheet with the application letter, since firms later supply an application form. The student, however, who prepares his data sheet has a much better grasp of his own qualifications, can talk about them at the interview in relation to the requirements of the position, and has the details in mind with which to fill out the company form when it is given to him.

*Contents* The job seeker who has made a complete and accurate self-analysis should have little difficulty in the preparation of his personal qualifications record, data sheet, personal profile, or résumé, as it is variously called. It should be a streamlined version of the self-analysis chart to answer pertinent questions in the busy executive's mind in deciding to spend some of his precious time in interviewing the applicant.

The personal qualifications record gives name, address, telephone number, position desired, details of a personal nature, such as date of birth, height, weight, marital status, nationality, and religion; high lights of education and extracurricular activities pertinent to the position desired; a detailed account of employment experience with specific dates of employment, names of employers, and concise statements of the nature of work or function performed. The streamlined personal qualifications record should give only high lights of information pertinent to a specific job. On this subject of streamlining the following is good advice: "Your résumé is the most important phase of job finding. It should give only high lights of your career, preferably only experience related to the work you are aiming for. Eliminate miscellaneous information and details. Prove your ability by emphasizing your accomplishments."<sup>15</sup>

References, both personal and business, should give names, titles, and addresses. Three to five are preferred by personnel men.

### *Useful Topical Guide for Personal Qualifications Record*

#### 1. *Personal data*

##### Photographs:

Number: Two

Kind: Front view  
Profile

Size: One and one-half by two and one-quarter inches

Type: Formal (the kind used for yearbooks, automobile licenses, and passports)

##### Personal:

Name in full without use of initials

Middle name: Use initial if middle name is considered a liability

Foreign name: If name has been changed, give also former name for use with references

<sup>15</sup> Matilda Rogers, "Your Job Letter," *Printers' Ink*, July 19, 1946, p. 64.

**Woman's name:** Make clear whether married name or maiden name should be used with references

Address: Permanent—street and number, city, state  
 —telephone number, how long there  
 Present —street and number, city, state  
 —telephone number, how long there

**Date of birth:**

Place of birth: City, state

Nationality of parents

Physical makeup: Height, weight, physical condition

Marital status: Single, married, divorced, widowed. Number of dependents.

Religion (if pertinent)

**2. Education** (To be listed in reverse chronological order)

Years attended	Was Graduated		Year	Major Subject and Degree
	Yes	No		
1				
2				
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100				

University or College

Average scholastic grade in college: . . . . (per cent or point ratio)

Number in class: . . . . .

Class standard: . . . . . (upper 1/5, 1/4, etc.)

Courses taken in special field:

Courses taken in allied field:

**Most interesting subject studied:**

Foreign languages: \_\_\_\_\_ Read: \_\_\_\_\_ Spoken: \_\_\_\_\_

**Books read on special fields and allied subjects:**

**Magazines read on special fields and allied subjects:**

### Business or Trade Schools

### Preparatory or High Schools

### 3. Professional affiliations

<b>Scholarships</b>	(Give tenure of each )
---------------------	------------------------

## Fellowships

## Assistantships

**Other scholastic honors, prizes, special awards, class distinctions**

**Memberships in fraternities:** (give names of societies)

## Social

## Professional

**Honorary**

#### 4. Campus activities

**Athletics, clubs, literary, managerial positions, etc.**

Percentage of college expenses earned including scholarship

5. *Membership in civic organizations*
6. *Experience and practical training*
  - College vacation employment
  - Positions held with dates of tenure and names and addresses of employers (list most recent first)
  - Any special training gained from practice
    - On-the-job training courses
    - Pertinent war training courses or experience
  - Other employment: (list most recent first)
  - Positions held with dates of tenure
  - Names and addresses of employers
  - Most interesting work
  - Most important position
7. *Hobbies* (list only those which are pertinent and serve as proof of experience)
8. *Miscellaneous* (supporting papers, photostats of health certificates, transcripts of college awards)
9. *References* (list only those who have given permission)
  - Suggested form: Name of person; title, rank, or position
  - Name of his organization or company
  - Address (street or building)
  - City (zone, if pertinent), state

*Form* There is no best form for the data sheet. The final work on this subject has not been written. Any text or magazine article on application letters and personal data sheets will give you examples of well-organized material. The Personal Qualifications Record of James S. Smith on pages 453-456 follows the typical pattern.

To cause ease of filing and of consulting, and to conform to current practice, you should type at the top of the data sheet your name; the address at which you wish to be reached, your telephone number, the field of work you desire, and the date when you will be available for work.

Personal data, education, experience, etc., are comparable in importance, and hence their arrangement should indicate this fact. The material under a specific head is classified on only one basis of division, and each division equals in importance the one with which it is coordinated. Both main topics and subordinate topics

should be arranged in the order of their importance to the prospective employer. For example, a person long out of college who has held one or more good jobs will place the topic "Experience" before "Education." Under "Experience" he will, moreover, mention first the job most significant to the one to whom he is applying, or the job he held last. Thus bookkeeping experience would be of first significance in getting a job in accountancy.

Personal data usually precede both "Education" and "Experience" on the theory that one's first appraisal of a stranger is on the basis of personal appearance. Actually, however, in the scale of importance to many prospective employers in deciding a candidate's desirability for a position, it is likely to be least and hence it should be put last. Such is the advice of Miss Matilda Rogers, who is a Job Résumé Specialist in New York, and of Mr. Carl R. Boll, Chairman, Alumni Placement Committee, Harvard Business School.

The information on the data sheet is usually presented in the form of a topical outline—in noun form, rather than in sentence form. It should not be given in fragments of sentences or clauses. Parallelism in wording of information under one head should be strictly observed. The coordination of a sentence and a clause, or of a clause and a noun form, makes a particularly bad impression.

To invite a reading, details should be attractively arranged. They should never be crowded. Attractiveness and readability require the use of plenty of white space for side margins, double spacing between heads and subheads, and single spacing between subheads. Crowding prevents attractiveness and readability, as the following example shows:

**EDUCATION:**

A. High School—Rossville Community High School, 1942

B. University—University of Illinois

1. Bachelor of Science in Commerce, 1945

2. Bachelor of Law, June 1948

C. Major courses of study:

1. General Accounting

2. Cost Accounting

3. Marketing Organization and Operation

4. Principles of Economics

5. Money, Credit, and Banking

6. Corporation Finance and Management

7. Business Letter Writing

How much more attractive and readable these same details are when presented with double spacing between the main topics and subtopics, and with the subtopics single-spaced and properly indented, is apparent from the following layout:

## **I. Education**

### **A. University--University of Illinois, 1941-48**

1. Bachelor of Science in Commerce, June, 1945
2. Bachelor of Law, June, 1948

### **B. Major Courses of Study:**

1. General Accounting
2. Cost Accounting
3. Marketing Organization and Operation
4. Principles of Economics
5. Money, Credit, and Banking
6. Corporation Finance and Management
7. Business Letter Writing
8. Comparative Economic Systems
9. Economics of Transportation
10. Industrial Organization and Management
11. History of the United States
12. American Government: Organization and Powers
13. American Government: Functions
14. International Law

### **C. High School--Rossville Community High School, 1941**

Recalling that the function of the personal qualifications record is to supplement the interest aroused by the application letter, you may well give considerable thought to how to make it look distinctive and individual. These qualities add interest to what is said. Keep in mind that the purpose of the letter and résumé is to create for you the invitation to present your qualifications in an interview. Try to make your reader mentally say "yes" as he reads your letter and your data sheet. The layout of the data sheet shows your analytical ability, imagination, and craftsmanship.

Miss Rogers recommends a treatment of name, address, telephone number, and title different from the usual pattern, illustrated in James S. Smith's data sheet.



If you use blank paper for your letter, type your address at the top, in the center, as though it were a letterhead, putting your telephone number above it in the extreme upper left corner. For your résumé, however, put your name and address in the extreme upper left corner, your telephone on the right, and your title in the top center, as shown below:

MU 3-6500

JOHN J. DOE  
204 East 42nd St.  
New York City 17

John J. Doe  
204 E. 42nd St.  
New York 17, N.Y.

MU 3-6500  
SALES PROMOTION<sup>16</sup>

A graduate of the Harvard Business School wrote the following application letter and résumé, both of which are reprinted because the quality of the résumé is more apparent when it accompanies the letter of application. His facts concerning both are of significance:

The 659 letters brought 237 courtesy rejections, 45 letter requests for interviews, and 12 telephone requests for interviews. Even though I did not give my phone number, the prospective employer took the trouble to look it up. It would have been better had I given it in the letter. I actually followed up only a third of the potential interviews. I had four concrete offers in as many days. It was hard to decide which to take. Even now I speculate on possible greener pastures among neglected interviews.<sup>17</sup>

### The Letter

Dear Sir:

Before entering the Navy, I attended the Graduate School of Business Administration at Harvard University, from which

<sup>16</sup> Reprinted by permission of Matilda Rogers, New York, New York. Miss Rogers was the first to offer a job résumé service on a professional basis.

<sup>17</sup> Reprinted from *Harvard Business School Alumni Association Bulletin*, Autumn, 1946, p. 88, by permission of Carl R. Boll, Chairman, Alumni Placement Committee.

I graduated in 1940 after specializing in cost accounting, industrial management, and manufacturing.

Your company may be in need of someone with my training and experience. In that case, I believe you will be interested in what I have done.

After graduation from the Harvard Business School, I joined the production planning staff of a large middle western manufacturer of high grade watches. I devised a new method of inventory control, and simplified and revised departmental manufacturing records. Results were lowered stocks of work in process, increased production, and substantial cost savings. At the same time I continued my education at night school by taking courses in advanced factory accounting and budgetary control.

If you are interested, I have a résumé of my education, business history, and service experience which I should like to discuss with you. I should appreciate hearing from you at your earliest convenience.

Very truly yours,

## The Résumé

### Business History:

New York Trust Company: Summer 1939 (four months)

I learned principles and applications of security analysis in this summer job as statistician.

Elgin National Watch Company: 1940-41

As production planner for this large manufacturer at a time of increasing defense orders and uncertain supplies, I ordered raw materials, scheduled manufacture, and followed to completion fabrication of parts and subassemblies of high-grade watches and military instruments.

I devised a new method of inventory control which lowered some work-in-process stocks by 50%.

By development of simple departmental reports, I improved coordination between factory, detailed manufacturing schedules, and actual production . . . as a result the company was able to set up ten partially idle machine tools to break a production bottleneck.

**Education:**

Harvard College: 1934-1938

Degree AB (cum laude), 1938 in liberal arts and economics.

Graduate School of Business Administration, Harvard University: 1938-1940

Degree MBA, 1940.

Concentration on industrial management, budgetary control, and cost accounting.

Courses: marketing, finance, statistics.

Northwestern University (Night School): 1940-1941

Courses in advanced factory accounting.

**Military Experience, U. S. Navy 1941-1945:**

Officer in Charge, U. S. Naval Intelligence, Rocky Mountain Zone: 1941-1942

I established, staffed with four men (whom I recruited and selected), and directed for four months the zone intelligence office in Denver.

Executive Officer, minesweeper in South Pacific: 1942-1943

Commanding Officer of an LST: 1944-1945

I placed in commission a new ship with a green crew, took it overseas to the Mediterranean Theater, and returned it to the United States as the war ended. The ship had 130 men and 11 officers attached. Such a command gave invaluable experience in organization, leadership, and administration under many varying conditions.

Discharged: Early 1946

**Personal Data:**

Address: \_\_\_\_\_

Telephone: \_\_\_\_\_

Miscellaneous: Age, Marital Status, Religion.

How much more interesting to a prospective employer is the functional arrangement of detail than the chronological arrangement is apparent from the foregoing data sheet of this alumnus of the Harvard Graduate School of Business Administration and the following one of Miss Rogers for a position in public relations work. Notice the three headings in the résumé of Miss Rogers: "Writing and

Editing," "Radio and Lecturing," and "Public Relations and Publicity."<sup>18</sup>

Matilda Rogers  
240 West 73 Street  
New York 23, N.Y.

SUSquehanna 7-2160

### Public Relations

#### Writing and Editing

Newspaper features including "Careers" column, twice weekly, in conjunction with my radio program; Christian Science Monitor article on "Flower Arrangement" (my hobby) ....

Interpretive articles for magazines, among them: "Your Job Letter" and "Prospect List Is Life Blood of Selling By Mail" (both in PRINTERS' INK)....

Copy for original radio programs and educational series...Book on "Flower Arrangement" (a manual)..... and Direct-mail letters for fund-raising.

#### Radio and Lecturing

Created and conducted "Careers" program over KFRC in San Francisco (securing business and professional leaders), twice weekly, for a full year, without repetition of vocation....Originated and directed "Hobbies of Prominent Men" broadcast series.

Gave adult credit courses on Flower Arrangement at Brooklyn Teachers' Association and Brooklyn Botanic Garden, as well as lecture-demonstration courses at Town Hall and Y.W.C.A.

#### Public Relations and Publicity

As Executive Secretary of the Ways and Means Committee of.....Hospital, analyzed, revised, and improved record-keeping procedures for contributions. Organized group leader meetings. Wrote publicity and appeals. Addressed local Rotary, Lions, and women's club meetings.

Helped plan and direct building fund campaign for..... Hospital Endowment Fund. Created newsreel publicity. Wrote releases.

<sup>18</sup> Reprinted by permission of Matilda Rogers.

Engaged in New York on intensive campaign for.....  
College Endowment Fund. Selected to supervise follow-  
up at the College in ....., Massachusetts.

Employed for a three months' drive (U.H.F.), retained  
three years, working under the direction of the late  
Ivy L. Lee. Wrote "Money Saving in Money Raising."

### APPLICATION-FOR-EMPLOYMENT FORMS

Application-for-employment forms used by firms which employ large numbers of people are often elaborate printed affairs, one to four pages in length. At present, they provide for military and national service records.

These standardized, printed blanks ensure that the employment officer will get the amount and the type of information he needs in judging the applicant for a particular kind of work or responsibility. They simplify his work in examining and comparing qualifications of candidates because details are classified, and he can compare classifications.

Firms vary in the type of information called for by application blanks. The General Electric Company's Interview Blank, on pages 468-469, suggests the general nature of the material desired.

### Class Projects

1. a. What steps preliminary to writing the application letter do the experts recommend? Describe each one carefully, particularly noting the lining up of one's qualifications with the requirements of the job.
- b. Give the suggested main headings of the Vocational Analysis Guide and tell the sources of information for each section of this outline.
2. a. Suggest at least two publications which are valuable sources for "keeping abreast of the present vocational scene." Tell in what form they appear.
- b. Make a bibliography of six general and six specific publications which are useful as sources of information about the job you think you are interested in preparing for. Each of these should be examined before you include it in the list so that you can summarize briefly what each contributes (annotated bibliography). Give page references or chapter references whenever possible.

GC-103 01-40

## GENERAL ELECTRIC COMPANY INTERVIEW BLANK

Name in full \_\_\_\_\_ Date of Graduation \_\_\_\_\_ 19\_\_\_\_  
(Last) (First) (Middle)

College or University \_\_\_\_\_ Class of \_\_\_\_\_ Degree Expected \_\_\_\_\_ Course Taken \_\_\_\_\_

College address—Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_

Permanent address—Street \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_

Date of birth \_\_\_\_\_ Are you a \_\_\_\_\_  
citizen of U.S.A.?

U.S. Military History: Rank \_\_\_\_\_ Years of service \_\_\_\_\_ Government or armed services educational courses taken \_\_\_\_\_

Height \_\_\_\_\_ Weight \_\_\_\_\_ Single or married \_\_\_\_\_ No. of dependents \_\_\_\_\_ No. of brothers \_\_\_\_\_ No. of sisters \_\_\_\_\_

Is father living? \_\_\_\_\_ His occupation is \_\_\_\_\_

What portion of college expenses have you earned by working? \_\_\_\_\_ by scholarships? \_\_\_\_\_ by G.I. Bill \_\_\_\_\_

State subjects which interested you most during college \_\_\_\_\_

Give approximate standing in class \_\_\_\_\_ Special studies or projects assigned by Professor \_\_\_\_\_

Working experience, including apprenticeships \_\_\_\_\_

Explain fully any physical defects, including sight, speech, hearing, limb, heart, rupture, etc. \_\_\_\_\_

References other than college professors \_\_\_\_\_

College activities: Music, Dramatics, Debate \_\_\_\_\_

Publications \_\_\_\_\_ Hobbies \_\_\_\_\_

Achievements \_\_\_\_\_ Honorary Distinctions \_\_\_\_\_

Offices held \_\_\_\_\_ Social Preferences \_\_\_\_\_

Record of Professor	Rating by Interviewer					REMARKS BY INTERVIEWER
	EXCELLENT	GOOD	AVERAGE	FAIR	POOR	
Scholarship						
Industry						
Initiative						
Common Sense						
Personality						
Leadership						
Originality						
Remarks of Professor						

GRADUATE STUDENTS USE REVERSE SIDE ALSO

Fig. 25. Application-for-Employment Form.

(Reproduced by Permission of General Electric Company)

- c. List ten personal sources of information for your chosen job. Try to get variety in your list; do not depend exclusively upon one group, your college teachers, for instance. (Turn back to Letter Problem 3, Chapter 1 for a suggestion.)

(GRADUATE STUDENTS ONLY)

Postgraduate, University, or professional school training:

Institution \_\_\_\_\_ Date entered \_\_\_\_\_

Major subjects \_\_\_\_\_

Degree \_\_\_\_\_ Date graduated \_\_\_\_\_

Institution \_\_\_\_\_ Date entered \_\_\_\_\_

Major subjects \_\_\_\_\_

Degree \_\_\_\_\_ Date graduated \_\_\_\_\_

Give details of any technical employment you have had, and list the names of employers:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

For what type of work do you feel best fitted by aptitude, training and interest? \_\_\_\_\_

\_\_\_\_\_

What original contributions have you made? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Provide with this blank a transcript of academic record.

Fig. 26. Reverse Side of General Electric Application-for-Employment Form.

- d. What are the *Occupational Briefs*? Who publishes them? What is the approximate cost? What kind of information do they contain? If you can secure one of the series which discusses your chosen field, bring it to class.

3. What are the important factors in selecting a vocation? Write a paragraph on this subject. Be sure to mention general standards of living, prestige, and "invisible income," as well as salary at the beginning and later.
4.
  - a. Discuss the advantages of the "Personal Qualifications Record."
  - b. Show that although some of the information it contains may have to be duplicated later in the company's application form, it serves the applicant in a different way.
5.
  - a. What is meant by the term "functional captions" in the résumé or data sheet? How do they help your prospective employer in reading your qualifications?
  - b. Compare the "Personal Qualifications Record" with the various enclosures used in sales letters to supplement the conviction section of a letter.
6. You are preparing to apply for the position you want to secure after graduation. This is to be an unsolicited application. (Do not ask a friend or a relative for a position.) If you are not a senior, discuss only those courses, activities, honors, and summer work experience which you are reasonably certain of having had by the time you graduate. There are four preliminary steps to take in making this application. You will not write the letter until you have read Chapter xiv. (See Problem 1 at the end of that chapter.)
  - a. Make a *preliminary survey* of vocational opportunities. First take a personal inventory of your assets and liabilities. Describe the nature of the work you want to do. What income do you expect at the start? After fifteen years? Discuss the requirements of the position, its advantages and disadvantages. What means of entry have you? Collect information about each company, its financial rating, its history, its employees, and whether or not it is expanding. What data have you about the background and personality of the men to whom you plan to send your letters?
  - b. Get together a *mailing list* of likely prospects. Remember, this is a direct-mail campaign and returns usually range between 5 and 10 per cent in direct mail. The library furnishes many sources for compiling the mailing list: trade journals, financial directories, etc. There is a directory for almost any list of industries.
  - c. Make a *vocational analysis guide*. This includes:
    - Analyzing the prospect. What are the specific needs of the position? What qualities will the company look for in a man? What qualities other than technical aspects might be attractive?



Analyzing the product. You are the product. List your qualifications for the job. Be complete but not egotistical. Don't forget to include hobbies and extracurricular activities.

Choosing the Central Selling Points. From the list of your qualifications, select the ones that hit the major requirements for the job head-on, especially those which are different from other peoples', and play them up as central selling points of the letter.

- d. Compile a *personal qualifications record*. This is desirable, for routine data kill personality in a letter. The general heads for the personal qualification record are: personal information, schools attended, scholastic work, organizations, extracurricular activities, business experience, military experience (if applicable), hobbies (if applicable), and references. Items should be presented in parallel construction.

## Chapter XIV Job Getting by Letter

Importance of Letters in Getting Jobs	Conviction
Relation of Application Letters and Sales Letters	Action
Types of Application Letters	Check Sheet for Appraising Application Letters
Writing an Unsolicited Letter	The Interview
Answering an Advertisement	Follow-Up Applications
Following Up "Job Wanted"	Letters to References
Advertisement Replies	Letters of Recommendation
Following Up a Lead	Letters of Introduction
Elements of the Application Letter	Purpose
Contact	Elements
Interest	Qualities

### Importance of Letters in Getting Jobs

The importance of the application letter is largely due to the fact that there are always people trying to get their first positions, older people desiring to secure better positions, and the unemployed needing to find any positions at all. The success each person has in bettering his condition often depends, to a large extent, upon his ability to write a good application letter. The letter's quality causes him to be given or to be refused the interview. Since the interview is the deciding factor in obtaining the desired position it is as important to the job seeker as the particular job is to him. It may mean the difference between a good job, good salary, successful career, and happy life, and a poor job with all its discouraging consequences.

One man, no matter how good his education, experience, and personal qualifications, through lack of judgment as to what to say in a letter and what to leave unsaid, or through inability to present his case well on paper, may fail to secure an interview. Another man, with no better qualifications—but with greater skill in presenting his education, training, ability, and personality in a letter—will

be given the interview. The second may not be a more worthy candidate, but he is a better salesman of his qualifications. Except in times of great man-power shortage, a person's qualifications require selling in a good application letter.

Presumably the job seeker who has made (1) a thorough self-analysis, (2) a thorough survey of vocations and opportunities, (3) a searching analysis of requirements of success in various fields, (4) a detailed personal qualifications analysis, and (5) a streamlined record for a desired field, is ready to write an application letter. He now wants to know what constitutes a good application letter and how to construct it. If we judge by results, the application letter of James S. Smith, whose strategy of job finding we have been following, is a good letter. It procured for him interviews which led to a job in the advertising department of a mail-order house, a good job in which to begin a career as an advertising copy writer. James S. Smith's letter follows:

907 W. Oregon Street  
Urbana, Illinois  
March 22, 19--

Mr. Edgar Small  
Benton and Bowles-Chicago, Inc.  
919 North Michigan Avenue  
Chicago, Illinois

Dear Mr. Small:

No one whom we both know has suggested that I write you. Therefore, in applying to you for a position in your agency (preferably in your copy department), I am relying on my own merits.

On June 12 of this year, I shall receive my bachelor of science degree in advertising from the School of Journalism at the University of Illinois. My scholastic standing is well above the average, although I worked while attending school. Mending library books, doing clerical work in a research bureau, and even waiting tables have taught me coöperation and given me a sense of responsibility.

I have studied advertising copy and direct mail under Professor Alta Gwinn Saunders, who has done some research for J. Walter Thompson and who is the author of Effective Business English, co-author of Business Reports, and Literature of Business. In addition to writing the various kinds of advertising copy, I have studied the prize campaigns from

last Leaders' Exhibit of the DMAA and have written a five-piece campaign of my own. The campaign included preliminary planning, writing letters, and preparing an informational booklet.

Other full-year courses that have been especially helpful in preparing me to work for you are: newspaper advertising copy, layout, advertising campaigns, and marketing. My advertising experience has been limited to the school laboratory.

In addition to the regular advertising courses offered, I have done individual study in the university for a year under Professor F. A. Russell, Professor of Business Organization and Operation. This study has included extensive reading to give me background, with special emphasis on agency advertising. I realize I am not a finished advertising man, but I believe that my courses would enable me soon to be of value in your agency.

The data sheet enclosed gives a list of my courses, activities, and employment. I have also listed several of my instructors and employers, who have said that you may write them for information concerning my character and my qualifications to hold a position in advertising.

I shall be in Chicago, Friday afternoon, March 31, and Saturday, April 1. May I come to see you then? Since I have classes during the week, Saturdays are most convenient for me, but I can arrange to come to Chicago any Tuesday or Thursday at your convenience.

Very truly yours,

*James S. Smith*  
James S. Smith

## Relation of Application Letters and Sales Letters

Applications are sales letters. The applicant's education, knowledge, training, skill, and ability are sold in the application letter just as a product is sold in the usual sales letter. The employer is the prospect to whom the applicant wishes to sell his services. The applicant's letter and personal qualifications sheet are his mediums. The work he will do, the responsibility he will assume, the hours he will work, and the salary he will accept are his terms of sale. He sells his services, moreover, in competition with other applicants; and the salary he may reasonably expect depends, more than anything else, upon supply and demand.

The application letter accomplishes the first, second, and third steps in selling. It is intended to create attention, arouse interest, and gain some measure of belief. The letters of reference and the interview are checks on the evidence given in the application letter and data sheet and hence serve to carry further belief or conviction. A personnel man of an investment company writes: "If the summary in this initial letter appeals to us, then we request an interview in person." An interview is the action sought by the applicant. It is "subordinate action," however, since the applicant relies upon the interview to clinch the job.

### **Types of Application Letters**

To know to whom to send an application letter and its accompanying personal qualifications sheet, the job seeker usually locates openings in one of four ways:

1. He will decide upon the kind of position he wants and send application letters to a number of firms.
2. He will wait to apply until he sees an advertisement of a position he wishes.
3. He will learn about an opening from a third source: a friend, an appointment bureau, or an employment agency.
4. He will advertise in a newspaper or magazine for the kind of work he wants.

The procedure he elects will determine which one of the main types of application letters he will write:

1. An unsolicited letter of application.
2. An answer to an advertisement.
3. An application for the vacancy learned about through a third person or a bureau.
4. A reply to the letter that answers his "job wanted" advertisement.

Each procedure of locating an opening has some effect upon what one says in his application letter.

### **WRITING AN UNSOLICITED LETTER**

The unsolicited letter of application is a complete sales letter. While the other three types of application letters may assume attention has already been created, this type has to create it. The success of the unsolicited letter depends, first, upon how much

attention and interest it creates. For this reason, its writer gives thought to a beginning that is pertinent, original, and thought-provoking. He must give adequate evidence for his central selling point both in the letter and the data sheet. He must also have a strong action element.

The following letter, accompanied by the transcript of a college record, showing 122 credit hours with 111 hours of A's and B's, and a small halftone photograph, has the elements of attention, interest, conviction, and action usual in a sales letter. The applicant in a concise, clear, and distinctive letter shows in highly readable form his personal qualifications—not only his age, height, etc., but also his versatility, his major vocational interest, his personal likes and dislikes, and his command of English. He has demonstrated analytical ability and his feeling for organization. He has shown his personality. In short, the letter reveals his qualities of mind and spirit as well as his education.

Mr. Harold J. Stuart, President  
Halsey, Stuart and Company  
201 South LaSalle Street  
Chicago, Illinois

Dear Mr. Stuart:

PORTRAIT OF A YOUNG MAN WHO WILL COMPLETE HIS COLLEGE  
COURSE IN JUNE AND IS NOW EAGER TO SELL HIS SERVICES.

He is 20 years old--5'11" tall--weighs 180 pounds, has  
brown hair, a fair complexion, blue eyes.

He is of German descent--both parents are American-born.

He has distinct leanings toward those branches of business  
that have to do with finance, statistical work, banking,  
appraisals, accounting, and allied subjects. (Please see  
transcript of college record attached.)

He has been active in fraternity work: For two years, vice-  
president of Delta Sigma Tau; for two years, rushing  
chairman; for one year, editor of the fraternity paper,  
a monthly publication. As assistant comptroller pre-  
pared financial statements of the fraternity, involving  
a complete audit and analysis of books. Recently, pres-  
ident of the fraternity for the spring and summer term.

He is a lover of music: For four years a member of the college  
A Cappella Choir, Symphonic Band, Symphonic Orchestra;

for two years a member of the Lawrence String Ensemble; and for a like period guest chaperon of the Appleton High School Band and Orchestra at the State Music Festival.

In athletics, he has participated in interfraternity meets --on the squash, volley-ball, tennis, and swimming teams.

He has no difficulty in expressing himself before people; he is eager to learn. (He plans to continue his studies at night school to get a Ph.D. in business administration.) He adapts himself easily to new work and new conditions; is tolerant of other people's views and ideas.

He is studious; likes to keep occupied; so far has experienced no difficulty in getting along with people.

THAT, BRIEFLY, IS THE PICTURE. WOULD YOU CARE TO TALK WITH THIS CHAP TO SEE HOW HE MIGHT FIT INTO YOUR ORGANIZATION? HE WILL BE GLAD TO COME TO CHICAGO AT HIS OWN EXPENSE MOST ANY TIME YOU SAY. A FEW DAYS' ADVANCE NOTICE WOULD BE APPRECIATED.

The young man's name is  
*Richard Roe*

Attending:  
LAWRENCE COLLEGE  
Appleton, Wisconsin

Now that you have read it, you are not surprised that of the fifty Chicago firms to which it was addressed twenty-six replied, seven requested interviews, and nine invited the writer to stop in to get acquainted even though they had no openings at the time. Its writer accepted a position, resulting from one of the seven interviews, with one of Chicago's leading banks, and hence did not call upon the nine who had no openings.

Another factor which probably contributed to the success of the letter was its timing. It was mailed just before the writer's graduation. The mailing time was so calculated that the letters would arrive at their destination on Tuesday or Wednesday, the best day in the week for business executives to consider applications.

The second application is that of a student with a four-year average slightly higher than "C." It furnishes a good example of "playing up" college work, when the student has no working experience to offer and when the grades are not exceptional. Every selling

point except Keramos (an honorary fraternity which he was invited to join before his grades became too low) refers to class assignments and things done by everyone in the class.

He planned to mail seventy-five letters, sending them slowly as he completed typing them himself. Through one of the first three letters he received an excellent job.

For the last three years, I have been interested in the field of Enamels, and with graduation from the University of Illinois this month, I should like to work for your company. In preparation for this line of work, I have majored in Ceramics, specializing in Enamels, with courses in Microscopy included.

My university training also includes a wide range of Chemistry, Physics, Mathematics, Shop and Laboratory work, with some Public Speaking and Engineering Economics.

Under the direction of Professor A. I. Andrews, I worked on two problems: (1) the Removal of Enamel from Defective Ware, which would institute a great saving through the recovery of metal that is otherwise irredeemable; and (2) the perfection of a Strength Test for Enamels which would give a numerical value for their tensile strength.

I am a member of Keramos, national honorary and professional ceramic fraternity, which requires grades above average and promise as a capable ceramist. I take an active part in the Student Branch of the American Ceramic Society and devote a large part of my spare time to the reading of technical literature on Enamels. I am now compiling a Bibliography of the Literature on Refractories for the years 1926-35, besides having already abstracted and indexed the available literature on Microscopy.

Through my reading, I have been impressed by the progress your company has made in the improvement and perfection of enameled products.

I should prefer to work in the research department, or in the control or inspection departments. If my qualifications interest you, I shall appreciate an interview at your convenience.

References and a personal qualifications record are enclosed.

And the third letter is a letter written by a student to fulfill one assignment in a course in business-letter writing. Its chief merit is



that it says much that would probably be of interest to its recipient and it says it compactly, a quality of writing appreciated by busy executives.

I believe I can take my university training, ambition, and experience on jobs, mix with them a willingness to learn, and become an efficient sales or contact representative for your company in a minimum of time.

The first lesson I received in salesmanship was in serving people while waiting tables in the dining hall of Schreiner Institute. Working with Senator Penrose Metcalfe taught me how to contact people and get results; and my work with Braniff Airways, in making reservations, has taught me more about meeting people and making friends while serving them.

My ability to work and to keep plugging is best shown by the fact that this year I have graded papers of three hundred students for two professors in five courses--Marketing, Accounting, Traffic Management, Motor and Air Transportation, and Latin-American Trade and Resources; taken three courses; worked on my thesis; and made a B and two A's.

The following former employers will be glad to give you an accurate picture of my ability to keep hard on the job:

Dr. John E. Frederick, Professor of Transportation and Industry, The University of Texas, Austin, Texas.

Senator Penrose B. Metcalfe, State Senator, San Angelo, Texas.

Mrs. Charles Stephenson, Accessions Librarian, University Library, The University of Texas, Austin, Texas.

In sales or contact work--somewhere in your organization--perhaps there is an opening I can fill. I should be grateful if you would allow me to come in and talk with you.

The unsolicited-letter-of-application method of getting interviews has certain advantages over the method of answering an advertisement or following a lead from an appointment bureau of a college, or of a commercial employment agency.

The writer sends it to firms by which he would like to be employed; he writes it to get the position that he wants and the position for which he feels himself qualified. He has less competition to meet than the man who learns about a vacancy through an advertisement or an employment bureau. Furthermore, his unsolicited

letters sometimes bring him more than one offer from which to choose.

No technique of getting a job, even in times of depression, is better than the direct-mail method. A case in point is the success that one student had in the 30's. Having exhausted every other means of getting a job, he tried direct mail. Even though he had to type personally 125 letters and résumés before he procured a job, he got one that led to a good executive position with one of the country's largest and best-known food companies. Another case is that of a student whose unsolicited letter of application procured a job after he had advertised for a position and followed up leads without success. His unsuccessful advertisement and his comment tell the story:

#### The Newspaper Ad:

##### COST ACCOUNTANT-PRODUCTION PLANNER

Harvard Business School graduate, former Navy Lt. Commander commanding own ship, age 30, previous experience in production planning, desires factory accounting position with future. Would consider assistant controller and small company.

#### Comment:

Financial section, Sunday *New York Times*. Cost: \$23 for one issue. Result: 18 answers—no job. The answers showed the wide geographical distribution over which the *Times* is read. Some prospects were too remote from New York to consider. Opportunities offered were of comparatively limited scope.<sup>1</sup>

Mr. Carl R. Boll, Chairman of the Alumni Placement Bureau, Harvard Business School, commenting on the success of the advertisement method versus the unsolicited letter, shows his strong preference for the latter:

So important is letter writing [in securing a job] that I have placed it in the number two position [the market survey comes first]. It should come before seeing friends, acquaintances, following leads, advertisements, and even before seeing employment agencies.<sup>2</sup>

<sup>1</sup> Reprinted from *Harvard Business School Alumni Bulletin*, Autumn, 1946, p. 88, by permission of Carl R. Boll.

<sup>2</sup> *Ibid.*

### ANSWERING AN ADVERTISEMENT

The applicant who answers a blind advertisement, such as appeared in the *Harvard Business School Alumni Bulletin*, Autumn, 1946,

Several positions in selling and administrative work with two companies associated in wholesale distributing business (textile products) and small department store chain in South. Age 25-45. Salary range \$2500-7500. 22-3-DC1,

seldom knows, except in a general way, either the nature of the firm or the requirements of the position advertised. In answering, he will give personal details, extent of education and experience, guided by the information as to the nature of the firm and the nature of the job given in the advertisement. In general, the best opportunity for jobs do not come through blind advertisements; and even if the opportunity is good, the blind advertisement gives the applicant the initial handicap of not being able to make a thorough study of the firm and the job in order to select pertinent points about himself in relation to them for his application letter.

The applicant answering a complete advertisement—one giving the firm name, its nature, the type of position, its requirements—can make as complete a self-analysis and job analysis as time affords in order to match his qualifications to the requirements of the job. Since, however, a prompt answer to the advertisement is necessary in order to meet competition, the job seeker who already has a completed self-analysis has an advantage over his competitors. The following classified advertisement illustrates the type which gives fairly complete information:

### INSURANCE

Excellent opportunity for ambitious men, age 25 to 40 years, to make life-time connections with an 82-year-old company writing ordinary and industrial life insurance. Experience unnecessary. Salary and commission. Write to Sam B. Chase, c/o

Monumental Life Insurance Co.  
508 S. Oak Park Ave., Oak Park, Ill.  
11005 S. Michigan Ave., Chicago.

The application letter below is a good answer to the above "want ad." The information is unusually well planned and arranged; an analysis of its structure is given by comments in the left-hand margin:

501 E. Daniel Street  
Champaign, Illinois  
November 14, 19--

Mr. Sam B. Chase  
Monumental Life Insurance Co.  
11005 South Michigan Avenue  
Chicago, Illinois

Good morning, Mr. Chase:

*Point of contact* While scanning the Chicago Tribune this morning, I came across your advertisement. Your proposition leads me to apply for a position in the Monumental Life Insurance Company.

*How education fits the requirement* While you mention that experience is unnecessary, I wish to mention a few qualifications that might aid in a more complete understanding of my training. While an undergraduate at the University of Illinois, from which institution I was graduated in 19--, I received some definite training in the field of insurance. Four courses in insurance--General, Fire and Marine, Casualty, and Life Insurance--helped me to a better understanding of the principles and problems of insurance, and gave me an insight into the inner workings of insurance companies. A course in business law and several courses in salesmanship gave me specific information concerning the law of business and the essentials of selling. This special training, together with a major in economics, furnished the backbone of my college curriculum.

*How experience fits the requirement* I have spent almost two years with the Phoenix Mutual Life Insurance Company and am at present in their employ. Here, I have sold and dealt primarily in life insurance and am assistant manager of the area office. Previous to that, I worked and studied with the United Life Company of New Haven, doing research work in the field of life insurance in Connecticut.

<i>How personal qualifications fit requirement</i>	I am 25 years old, over 6 feet in height, and weigh 170 pounds. Hard work holds no terrors for me because I have done manual labor at various times and worked my way through the university, holding a meal job and an N.Y.A. job.
<i>Persuasive element</i>	I have read much about your company and know of its fine record in the field of insurance and its faithful service for the past 82 years. It would be most gratifying to work with your company, and I feel modestly confident that my qualifications would permit me to fill the bill. I am keenly interested in insurance, and I assume that answering your ad shows my desire to prove my worth in insurance.
<i>References</i>	Professors G. Proctor Allen, George Hay, and Robert W. Adams, all of the College of Commerce of the University of Illinois, Urbana, Illinois, have kindly consented to my request to use their names as references.
<i>Request for interview</i>	I shall be available in Chicago any Friday or Saturday. Will you grant me an interview? A letter will reach me at the foregoing address.

#### FOLLOWING UP "JOB WANTED" ADVERTISEMENT REPLIES

In answering a letter or telephone call which has come to a person as a result of his own "Job Wanted" advertisement, the applicant knows what to include by the list of particular qualifications which the prospective employer specifies. Alex Mark, who used the following advertisement, would expect the prospective employer who answered it to specify whether he is interested in a writer of direct-mail pieces and sales letters, in an editor of an external house organ, or in a person who has a working knowledge of production and offset lithography. He would expect him to ask for his record of personal qualifications, of education, and of experience, and a list of references.

#### WANTS JOB IN ADVERTISING

Experienced direct-mail copywriter, sales-letter correspondent, and external house organ editor. Has good working knowledge of production and offset lithography. Can originate ideas and

carry through from start to finish. Interested in public relations, too. Remuneration is secondary consideration if opportunity to advance is present. Prefer New York area. Age 27. Columbia University trained. Contact:

Alex Mark  
700 East 141st Street  
New York, New York<sup>a</sup>

#### **FOLLOWING UP A LEAD**

The securing of favorable contact through a third person depends upon the relation of that third person to the prospective employer or upon his prestige. If an applicant decides to mention a person's name in order to make a contact, he should use one that will create a favorable impression. He should, of course, get permission to mention the name before using it. His means of gaining interest are analogous to those employed in the other application letters quoted. If he has been informed concerning the requirements of the position in general or in particular, he will point out the qualifications in his letter and in his streamlined data sheet, accordingly. An applicant for a position as salesman, for instance, will stress, in addition to whatever particular education and experience qualify him for the position, his knowledge of human nature, his good physical condition, and his initiative.

In reading the following letter, which with its supporting personal qualifications record was successful in getting an interview, one should keep in mind that the student has good qualifications:

508 South Goodwin Street  
Urbana, Illinois  
March 8, 19--

Katharine Fisher, Director  
Good Housekeeping Institute  
57th Street and 8th Avenue  
New York, New York

Dear Miss Fisher:

Miss Ina Pearl Nichols, Assistant Professor of Home Economics at the University of Illinois, has suggested that I write to you concerning a position.

<sup>a</sup> *Member's Bulletin*, Direct Mail Advertising Association, February, 1946, p. 3.

You no doubt will be interested in the fact that last semester I chose the Good Housekeeping Magazine as a source of material for a term paper. I used the March and October numbers of 1901, 1908, 1915, 1922, 1929, and 1936.

My problem was to show the growth of fashion journalism in the twentieth century. I selected the seven-year intervals because I felt that they would give a good cross section of the thirty-six years. I copied one story from each number as an illustration of typical fashion copy. The other part of my paper dealt with the background of the period, such as the political, economic, and social conditions--also the influence of the facilities for better communication.

I graduated in February with a major in Home Economics. My chief interest is in fashion journalism. The University of Illinois does not offer the combination of Home Economics and Journalism; however, I received a Bachelor of Science in Home Economics with eleven hours of Journalism. If you refer to my personal qualifications sheet, which I am enclosing, you will see that most of my extracurricular activities have been in the journalistic field.

At present, although not in school, I am the University reporter for the Harvey and Howe, Inc., publication, What's New in Home Economics, and a University reporter for the Champaign News-Gazette.

Miss Nichols spoke very highly of you, and she often referred to the Good Housekeeping Institute in the Home Management class last semester. Because the Good Housekeeping Magazine has been in our home ever since I can remember, and because I studied it quite intensively for my problem, I appreciate what a fine organization the institute is and the high standards that it maintains.

I realize that I am just a beginner in the field with very little experience, but I am confident that I have more training than many of the college graduates in the field of Home Economics. I am also aware of the fact that I am comparatively young, but then, if the world did not have the dreams, ideals, and ambitions of youth, it would be a pretty dull old place in which to exist, would it not?"

Although I am "just out of college," I want the opportunity of proving that my investment in a college education was not a poor one, that my interests in fashion journalism are salable, and that I am willing to work, and to work hard.

## Elements of the Application Letter

No matter what the type of application, the elements of the letter remain much the same. They are:

1. Explanation of how knowledge of vacancy is known, or the contact element of the unsolicited application.
2. Indication of the nature and the purpose of the letter.
3. Analysis of the needs of the specific position.
4. Explanation of how the applicant's education, training, and experience fill these needs.
5. Explanation of why he thinks he can do the work satisfactorily.
6. References.
7. Request for an interview.
8. Information necessary to arrange an interview.

These elements are distributed between the application letter and the personal qualifications record. The letter serves as an ambassador for the record or résumé sheet, and the two units function to make a complete sales letter, the sales steps of which are contact, interest, conviction, and action. How they coordinate to distribute the information necessary in every application letter, the following outline shows; and the discussion amplifying it indicates how each of these elements is developed in practice:

1. Contact: You and your organization and why I offer a service.
2. Interest: Me and what I have done and can do.
3. Conviction: How I can be of value to you. See résumé. (I have a copy of portfolio, sample work, etc.)
4. Action: When can you talk with me? I shall telephone for an appointment (if you are in the same city as the prospective employer). My name, address, and telephone number are: .....  
Will you write or phone me when I may call? <sup>4</sup>

### CONTACT

There are three main types of opening contact: (1) the reference to the advertisement, (2) the name of the third person, bureau, or agency constituting the source of the information about the job, and (3) the original beginning, used in the unsolicited letter of application.

<sup>4</sup> Reprinted by permission of Matilda Rogers, New York, New York.



The beginning of the letter answering an advertisement refers to the paper, magazine, or bulletin in which the advertisement occurred. It mentions data and code number if the advertisement is a blind advertisement. For example:

In the *Journal of Accountancy*, October, 1947, issue, page 98, I notice a position in an investment research firm, the code for which is 23-3-B1. I am applying for this position.

When a name of a third person, college appointment office, or commercial employment agency is used as a source of information about a position, its purpose is to gain favorable attention. Whether or not it succeeds depends upon how well and how favorably the prospective employer knows the particular person or bureau or agency. If a name of a person is mentioned and if he is unknown to the employer, he should be a person in the business or professional world whose position commands respect and confidence. The appointment bureau of a particular college is likely to have just as much prestige as the particular college of which it is a part. Certain commercial agencies, moreover, have more prestige than others; hence, it is important to find out about the reputation of an agency before registering with it for employment.

Examples of contact by referring to a third person are:

Professor H. T. Scovill, Head of the Business Organization and Operation Department at the University of Illinois, informs me that you have an opening for a junior accountant about September 1.

The Hughes Teachers' Agency has informed me that you are in need of a Physics teacher. Please consider me an applicant for the position.

Through the courtesy of Mr. William Coulter Robb, Director of Placements and Assistant Dean of the College of Commerce, University of Illinois, I have learned that you plan to employ a personnel assistant.

An original beginning is used in the unsolicited letter of application, sometimes called the "prospecting" letter. It gives special attention to saying something that will start the reader to think, and it says it in a fresh, original way that will gain concentrated attention.

#### Example 1

It is a well-known fact that experience is the best teacher, but when experience is lacking one must accept a substitute.

**Example 2**

May I take a few minutes of your time—long enough to point out how I could save valuable time and effort for some busy executive on your advertising staff? As an advertising secretary, here's what I offer:

**Example 3**

The day we hit port I called Buck; Buck had been my boss at Cellophane before I turned sailor for a year to work my way around the world. A week after we docked, I was back at my old job, ordering cuts, hounding printers, posting scrapbooks, and doing all the routine busy work of a bottom-runger in the advertising department of a large company like Du Pont.

Of the three, the first has the least potentiality as an interest-getter; the second, though conventional, gets to the point immediately; the third creates suspense. Let us see why. The first does not announce a topic for the letter, which shows the reader immediately (1) what the letter is about and (2) why it is to his self-interest to read on. The second paragraph accomplishes its purpose as a motivating topical statement. The third, though not strictly topical, has appeal since the narrative mentions advertising and its style suggests the dynamic expression expected of "ad" copywriters.

Beginnings which create an unfavorable impression will prevent the application letter's being read, or create sales resistance, which has to be overcome if the letter is to succeed. Particularly objectionable are beginnings which suggest that the job seeker is interested only in himself—a weakness in perhaps 95 per cent of application letters. For example:

1. Have you a place in your organization for an ambitious young man who wants to connect with a firm which will give him a chance to succeed?
2. If you anticipate needing a high-class man in your Spanish Department next fall and would like to receive my application, kindly advise me to that effect.
3. I am writing to you and a number of other firms in this city with the hope of placing myself in the employ of one of them. It is my opinion that I have more to offer them than the average job seeker, etc.

**INTEREST**

A prospective employer becomes interested in an applicant only when he perceives that the applicant knows the job requirements and can fill them. A man never really employs a person; he employs what he believes the person can do for his particular firm. Therefore, stress the specific knowledge and skills you have to offer. If it's a copywriter's job, stress knowledge of markets, creative ability, imagination, and writing ability. If it is a secretarial position, say that you can relieve your employer of time and energy-consuming tasks. The interest element should include, at most, two or three important points about yourself, the supporting proof of which is given in the résumé. The points you make are topic sentences of the interest paragraphs of your letter.

The following paragraphs are illustrations of the interest element of personal sales letters:

**For an accounting job in an oil company:**

My thirty semester hours of accountancy, which was my major in college, were selected with the idea in mind of serving as an accountant in an oil company. I specialized in learning how standard cost accounting is used by the major oil companies today.

**For a position as real estate appraiser:**

I am told that real estate appraisers should be interested in the social and public aspects of their work as well as in the practical questions of land utilization, and that they should be of the judicial, analytical, and studious type. They should have executive ability. They should have a practical turn of mind and enjoy wrestling with problems of making real-estate investments safe and more productive.

**For a position as radio announcer:**

You know full well that a man is required to fill many positions in a small radio station. You know that this young man must be versatile. You know that he must have a pleasing personality and a good radio voice.

To repeat, creating interest depends upon talking first about the prospective employer's business, its requirements, and the needs of

the particular position; and second, of how you can fill these requirements. An applicant's success depends also upon a "you-attitude" presentation of sales points. He needs to look at himself from the employer's point of view.

### CONVICTION

A prospective employer seeks, by means of the letter of application, to discover the applicant's quality of mind, his spirit, his personality, his turn of thought, and his force of character. He knows that what a man is has as much bearing upon his success in a particular job as what he knows or what he can do. In some types of positions, it is more important:

In a recent survey of about 4000 discharged office and clerical employees of seventy-six various business organizations, only 10 per cent lost their jobs because of lack of specific skills, while 90 per cent lost their jobs because of undesirable character traits.<sup>5</sup>

How are you to reveal your quality of mind, your spirit, your personality? You can depend upon your personal qualifications record, if you have composed it carefully, to make known your education, your experience, and your personal characteristics. In the résumé, you can catalog such details in a formal way; but you must reveal your mind, your spirit, and your personality in the letter.

What constitutes evidence of knowledge, ability, and skill as distinct from the type of evidence just mentioned was discussed in connection with the Personal Qualifications Record, page 458. Hence, some attention is given here to the method of presenting character and personality qualities in the application letter.

Although character and personality have no distinct line of demarcation, the one usually connotes honesty, industry, moral vigor; the other, agreeable qualities such as cheerful disposition, broad sympathy, a pleasing voice and manner of speech.

Character is revealed indirectly by work accomplished, percentage of college expenses earned, scholastic standing, and positions of trust to which one has been elected. It is shown also by the ring of sincerity in one's story. Although the following high school

<sup>5</sup> *Business Education World*, March, 1938, p. 526.

student's letter "tells his troubles" and hence ignores one important rule of writing a successful application letter, he does show self-respect, courage, common sense, all earmarks of character:

I have just finished reading your wonderful book, I Dare You, and I am asking for a job. When you read this far, if you do, I guess you may start to tear this letter up and to throw it away; but I am daring you to finish reading it.

I am a boy nineteen years old and have had only one year of high school, but I have just started attending night school at Beaumont High. Right now, I am working in a grocery store for ten dollars a week; and as my Dad cannot find work, I am supporting him and my sister, ten dollars does not go very far.

I am going to try to keep going to night school; in fact, I am daring myself to keep going; but if I don't get something better soon, there will be no use of trying to take the dare. That does not sound very spirited, but it is the cold truth.

Now, Mr. Danforth, that is my story, and I DARE YOU to give me a job; and if you have no opening, I DARE YOU to find one.<sup>6</sup>

The fact that employers rate personality highly suggests the question: What does an employer mean when he says that he wants an employee with a good personality?

A survey entitled "An Analysis of Factors Relating to the Employability of College Graduates in Business and Characteristics of Personality that Are Most Important to Industry," includes seven. In the order of their importance, they are:

Ability to get along well with other people and to work coöperatively with others; ability to meet and talk to people easily; attractive appearance, neat and well groomed; general alertness; dependability; the ability to rise to an emergency; industry, energy, drive; enthusiasm, initiative, and originality; sense of humor; confidence and self-assurance; good manners and courtesy.<sup>7</sup>

An applicant can indicate personality traits by naming his extra-curricular activities in college or his favorite sports and hobbies.

<sup>6</sup> Reprinted by permission of L. E. Frailey, La Grange, Indiana.

<sup>7</sup> William J. Percival, "Employers Prefer Personality to Brains," *Chicago Daily News*, May 20, 1947.

They show he enjoys play as well as work and does not take himself too seriously.

The following letter, which procured an interview that in turn secured a position, reveals a person of strong character and pleasing personality—one who has imagination, initiative, enthusiasm, and a sense of humor. The letter reveals personality traits that a prospective employer will definitely like or dislike. It has the personality traits which an advertising manager or sales executive may favor, but which an accountant or a statistician might frown upon. The letter is reprinted not to suggest that other applicants imitate it but to indicate the value of putting one's own personality into an application letter. If the type of personality portrayed pleases the reader, he calls it "good personality."

I am an advertising instructor at the University of Illinois --and a good one. Ask my colleagues. Your "ad" for a copy-writer in Advertising Age interests me especially right now because I have been considering a change for some time. For that matter, my entire career to date has been deliberately planned to equip myself for a first-rate copy job. I have had plenty of sound, practical experience in copy and other phases of advertising, in addition to my teaching and graduate work...but I'll get to that later.

Briefly, here is the set-up:

Confronted with a salary increase and an advancement in rank here at the University next year, I must make up my mind whether I am to continue teaching, or apply my experience and specialized study in marketing and advertising to a job in business, as I had originally planned when I accepted this teaching position.

As well as I like teaching, I can't let copy alone. Creating advertising copy that does a real selling job is life's biggest thrill to me. Obviously I can't teach, continue my graduate study, and get my fill of copywriting at the same time, although I have been handling all the advertising of a large men's department store along with my teaching.

I sincerely believe I have far better than usual equipment and ability for the job you have in mind. To mention a few high spots of my experience: I have spent three summers in house-to-house selling (and I mean selling); I have organized and coordinated the sales, distribution, and advertising of

a small brewery; I have sold display space on a daily newspaper--part of my job being the creation of campaigns for local advertisers...copy, layout, and all...and the writing of sales promotional material for the newspaper. Add to this my teaching experience and graduate study in advertising and marketing and you have a well-rounded background of practical advertising knowledge that makes me more than just a writer.

I have one other commodity which I am told agencies consider important--brains. Maybe this is immodest, but it is the truth; and I think you'll want to know about it. This means I can generate ideas--good ones, backed up by down-to-earth selling experience, by an enthusiastic ability to convert these ideas into real substance, and by contacts with many kinds of people and a wide variety of merchandise.

I can write...I can talk...I can think. And I have the kind of "firing-line" experience, plus carefully chosen, specialized study, that makes the difference between an ordinary copywriter and a real salesman who can make advertising copy sell, not just "sing." This does not mean that I don't believe in emotional appeals. On the contrary, I do--most emphatically. But I firmly believe that such an appeal must first be rationalized before it will sell anything.

On the personal side...I am 29 years old, married, have a youngster six and a half months old. I am told I have an alert, friendly, cooperative personality--a shade on the persistent side, maybe, when I feel sure I'm right, but not offensive about it. I am tactful and intelligent enough to change my mind when I am mistaken, and need no urging to do it. I am neat, conservative in appearance. People have confidence in me after a brief acquaintance, and I believe I wear well. Eventually, I could do contact work. My experience and personal qualifications are well suited for it.

I am on my own, financially speaking, and glad of it. Working long hours is a habit of mine, founded on years of practice. Advertising, especially copy, is my avocation as well as my vocation.

At present, I believe my services should be worth about \$--- a week. Even though I'll need to learn your business, your way of doing things, I can adjust myself to a new situation very rapidly. My past employers will tell you that. So you can be sure of getting your money's worth from the very start.

One more point. I know research technique, both copy and marketing investigation. I am well-grounded in marketing fundamentals and have some ideas of my own about advertising as a solution of specific marketing problems. I'll be glad to tell you about them when I see you.

When you have read this letter and have decided that I'm worth investigating, I'll be glad to send you a more detailed breakdown of my education, experience, special training, along with samples of my copy work and references from employers and others who can tell you what you need to know about me.

I can start to work for you any time after June 15. I can be at your office before that time for an interview...any time you say. I know you will not find such an interview a waste of time. When will it best suit your convenience?\*

#### ACTION

You write your application letter and personal qualifications record to arouse the prospective employer's interest or curiosity sufficiently to induce him to give you an interview. When you ask for the interview in your last paragraph, make it easy for him to arrange one at his convenience by letter or by telephone. Be sure that he can read your name and address without difficulty. Give your telephone number—or if you are in the same city, say that you will phone his secretary for an appointment. The interview is tremendously important, as you know, as a prerequisite to employment, both from the standpoint of the applicant and from that of the company; so do all you can to get it.

Your request for the interview should have the same clincher elements as the sales letter: (1) the request for an interview, and (2) the information to make it easy for the prospective employer to arrange it. The request tells what to do and the name and address or telephone number supply the means. Naming a time when you can have the interview stimulates action. Examples of action elements are:

I shall be glad to call at your office for an interview at the time you indicate. My phone number is University 3444.

\* \* \* \* \*

\* Reprinted by permission of T. R. Hopkins, Jr., Advertising Director, Pacific Greyhound Lines, San Francisco, California.



May I call at your office at your convenience to give you more information about my qualifications for a job in your personnel department? You can reach me at the following address:

\* \* \* \* \*

I shall appreciate information from you regarding a possible opening in your traffic department.

Enclosed is a card for you to return, if you wish to see me in person. I plan to be in Minneapolis on the weekend of March 16 and should like to talk with you.

\* \* \* \* \*

In sales or contact work, somewhere in your organization—there is probably an opening I can fill. I shall be grateful if you will allow me to come in and talk with you.

Another writes at the end of a dynamic narrative of his advertising career:

At 32 . . . I'm ready for bigger things. So I'm gathering into a knapsack my knowledge of retailers, my merchandising and promotional experience, and my copywriting ability. And I am prepared to move into the advertising agency business.

Here's a 170-lb. high-energy system that wants to be tied into a capacity load. Do you have one?

The persuasiveness of more intimate closings depends largely on the sincerity of the applicant and the temperament of the prospective employer. For example:

A young man in Texas considers he has a promising career already when he is given employment by the Humble Oil and Refining Company. I should like to be one of these young men.

I shall, of course, be glad to come to your office for an interview at any time you say.

This analysis of the structural elements of a sales letter and examples of these elements inform you what an application letter is made of and how its elements are put together. The text and topical analysis of one complete application letter will show you the

finished product, a successful application letter for a position with an airline:

Breckenridge Hall  
Austin, Texas  
June 30, 19--

Mr. P. H. Brattain  
General Traffic Manager  
Eastern Airlines, Inc.  
Miami, Florida

Dear Mr. Brattain:

*Attention*

Can you use the services of a young man who combines the desire to learn with the determination to be a valuable asset in the traffic division of Eastern Airlines?

*Interest:  
Statement of  
the require-  
ments of the  
position*

One of your representatives has told me that a position in the traffic division of your airlines requires a man with a pleasant personality and sales ability combined, because the traffic department of an airline is its sales force; that likable manners, good speech, and neat dress are among the basic requirements for success in this kind of work; that a good family background and a well-rounded education are invaluable aids in developing the efficiency demanded of your employees.

*How education,  
experience, and  
personal  
characteristics  
fit these  
requirements*

Before applying for a position, I studied the requirements of traffic work and personal characteristics and made an analysis of myself in order to determine whether I am qualified to do this type of work. I believe my education, experience, and personal characteristics qualify me for serving you in an aggressive and intelligent manner. Besides making forty-four hours of A, with a B average, at the University of Texas in the three years that I have attended that school, I have earned three-fourths of my college expenses. At present, I am resident manager of Breckenridge Hall, a dormitory for men at the University, the duties of which consist of supervising office work, handling disciplinary problems, accepting reservations, making room assignments, and handling miscellaneous cash.

<i>Conviction: Mention of résumé, details of education, experience,</i>	A data sheet giving details of my education, experience, personal characteristics, miscellaneous data, and references is enclosed. This may be of assistance to you in deciding to give me an interview.
<i>personal characteristics, miscellaneous data, and references</i>	I do not consider the beginning salary so important as the chance for advancement in the field and the opportunity of proving my worth to you. I am not married, and should not object to being transferred from one office to another whenever such a change became necessary.
<i>Request for interview</i>	May I have an interview? I am planning to be in Florida on July 21, and I shall be available for a personal interview in Austin at any time before that date. After July 25, I shall be at my home address, Hondo, Texas.

## Check Sheet for Appraising Application Letters

Getting the right job is perhaps the hardest thing you will ever have to do. Rugged individualism is nowhere so essential as in the finding of a job. For this reason, it is a part of wisdom to see that the application letter you mail is a good letter. After you have written the best letter of which you are capable, lay it away for a few days. Then get it and read it, trying to take the point of view of the prospective employer who will answer mentally the vital questions: Will this man (or woman) fit into our organization? Does he (or she) merit an interview?

A check sheet prepared by an employment agency gives some points by which to judge the quality of your own letter:

1. Does your letter represent you?  
Does it show your character?  
Does it reveal your personality?  
Does it show your sense of order?  
Does it show your quality of mind?  
Does it show your spirit?
2. Does your letter have force?  
Is it spirited?  
Does it have punch?  
Is it dynamic?

Will it get through the skin of the man who is reading dozens or hundreds of application letters?

3. Is your letter pleasingly different?

Are you saying the same thing that other applicants say?

Are you using stereotyped diction and phrases?

Are you following the conventional pattern, which is monotonous?

4. Does your letter conform to the standards of good taste in business or in the professions?

Are you using paper and envelopes which show good taste?

Are the letter and personal qualifications record well arranged on the paper?

Is your letter folded correctly?

Is it inserted correctly?

Is the letter addressed correctly?

Is the stamp placed correctly?

Is the stamp of the right denomination?

5. Is your letter clear, concise, and readable?

Do you begin your letter with an idea important to the reader?

Do you emphasize one idea?

Is your signature readable?

6. Have you obeyed the laws of composition? of logical sequence? of paragraph construction? of sentence structure? of choice of words? of unity? of general style?

7. Is your letter bright and cheery?

Have you told your troubles?

Have you criticized an employer?

Were you at your best physically when writing your letter?

Were you at your best mentally?

8. Have you anything in reserve to make the basis of a follow-up letter?

The applicant should see that his application letter makes a good first impression, just as the successful salesman makes a good first impression. The employment executive selects the letters he will read, from all those received, by their appearance—by whether they look readable. Here's a case history:

Before the war a fairly small chemical manufacturing concern in Brooklyn advertised in a Sunday paper for a man for the shipping department and two stenographers. Of five hundred who replied, half were high school graduates, and the other half were equally divided between business school and college graduates. If the employment executive had spent even two minutes on each letter, he would have spent two full days just reading. He read no more than

23 per cent of the three hundred letters received for shipping clerk and no more than 33 per cent of those received for stenographer; and these were the early arrivals. He rejected those on odd-sized, colored, or cheap paper, with form lacking finish, and with scrawling signatures—all except six of those written in longhand, although one-third of them were in longhand.

The appearance of the letter depends upon the choice of stationery and envelope; the arrangement of the letter on the page; length, margins, paragraphs, and correctness as to business form; and the quality of the typing or handwriting. The finished letter should resemble a picture in a frame, that is, with a good margin at least an inch all around the typed material. (See Chapter II, page 35, "Business Letters in Modern Dress.")

What has been said already about quality of stationery, letter-heads, and display of parts of a letter applies to the application letter. The chief thing to guard against is carelessness and eccentricity; and since it is always uncertain what a stranger will like, it is best to follow standard practice. Use a good quality of white bond paper—substance 20, for example—8½ by 11 inches in size, with envelope to match, preferably the number 6 size for a single letter; and the number 10 for the letter and the personal qualifications record.

Do not use social, club, hotel, fraternity, or fancy stationery. Neither should you ordinarily use the letterhead of the institution by which you are employed. Typewritten letters are expected as a matter of course in business. If you are applying for a position where the quality of your longhand is important—in bookkeeping and in accounting—you can send a specimen of longhand with a typed letter. In applications for positions to teach, longhand is still requested by some high school superintendents, but they welcome the letter both typed and in longhand, and probably read the typed draft. Pages should be numbered and written on one side only.

How long should the letter be? The proper length depends upon the interest of the reader, and is not a matter of a definite number of pages. Letters of two or three pages full of concrete information of interest to the reader have brought good results. Most letters, not counting the personal qualifications records, are one page or one and one-half pages in length.

How long should paragraphs be? Short paragraphs of two or three

sentences look, and are, easy to read. They are usually more easily understood than long paragraphs of more than eight lines.

How long should sentences be? Sentences of ten to seventeen words are more easily comprehended than longer sentences; and short, simple words, than long words.

The following excerpt from a letter illustrates paragraph and sentence length designed for rapid reading:

You, too, have problems of production and inventory control. My experience, therefore, may be of interest to you.

Idle machines were put to work by controls which I devised. The effectiveness of the sales efforts was improved by sales budgets and other statistical controls I organized.

Inventory obsolescence in excess of \$250,000 a year was avoided by planning methods I set up. At the same time, balanced stocks were guaranteed.

I am a graduate chemical engineer from Lehigh University and received my M.B.A. degree from Harvard Business School in 1936.

I have prepared a more detailed record of my experience. When may I have an interview at your convenience?<sup>9</sup>

## The Interview

Just as the application and personal qualifications record are the basis upon which the prospective employer grants or refuses the interview, the interview is the basis of his decision about giving the candidate further consideration. Its function, from the employer's point of view, is to get a "controlled sample" of the applicant as an individual. In many small firms, other executives than the personnel director interview all applicants separately and later pass upon them as a committee. Firms employing large numbers of men, and small but progressive firms, depend much upon intelligence tests, interest tests, and aptitude tests in selecting employees. Practice varies as to whether or not these tests are given before or after the interview.

Enough has been said to indicate that the interview is strategically important in getting the job you want. The only conclusion, then, is that you must make the most of it; and to make the most of it, you must plan your strategy as a general plans a battle. You are

<sup>9</sup> Reprinted from "Letters That Got Interviews," *Finding Your Job*, by Carl R. Boll, by permission of the author.

not ready for the interview until you know the answer to the following questions:

1. What exactly do you want to accomplish in the interview?
2. What can you do?
3. What can you do best?
4. Can you answer a reasonably complete set of questions on the requirements of the job you want?
5. Do you know which of your qualifications fit these requirements?
6. Why do you want to work for this company?
7. Do you know the important likes and dislikes of your prospective employer?
8. Why should the men you are interviewing hire you?

Again, to accomplish your aim in the interview, plan your approach; then rehearse it with family or friends. Get practice in interviewing by calling first upon employers in whom you are the least interested. Use every opportunity to interview representatives of firms visiting your university or college to recruit employees. Gradually you gain confidence. Said one personnel man about the interview:

The majority of persons I see do not know what to say and will not say what they can do. The interviewer often has to drag the information out of them.

On the other hand, employers dislike voluble, high-pressure applicants. This fact accounts for many professional salesmen getting jobs easily as salesmen, but failing when they apply for jobs of other types.

Controlling the interview, which is the applicant's privilege, means steering it in the right direction. This means asking questions and listening closely to the answers. If you can induce the prospective employer to say just what he wants in the man he employs, you can select just the right information to give him about yourself.

Take with you to your interview a copy of your data sheet. It will help you if you become nervous, or you can hand it to the man whom you are interviewing if he seems at a loss for something to say. But do not depend upon the written material until compelled to. It diverts your prospective employer's attention from you to the material. If you have an idea to sell him and are really enthusiastic

about it, you will probably lose all thought of yourself and hence succeed in getting the job desired.

A case in point is that of a woman who went to an ocean steamship company with the idea of installing women as stewards in the dining saloons of its ships. The idea had never been tried. The company raised objections, but she persisted. It finally permitted her to "try out" her idea on one ship. Today the dining saloon of every ship of the fleet is staffed with women, and the woman who had the idea is an executive with the company. She did not sell herself; she sold an idea.

Ideas must be pertinent and practical, however; they must not be half-baked. All successful salesmen make an effort to "cater to the wishes and whims of their customers." The applicant should follow the same practice. While interviewing, he should observe the principle: "The employer is always right."

Learning the likes and dislikes of the man you interview from books and general magazines or the magazine of the trade may not be possible. You are more likely to find out about the lesser personalities of a business in a company's magazine. You can sometimes find out what sort of person a man is from the one who schedules your interview—what school he attended, what his hobby is, or what his favorite sport is. Once in his office, you can pay attention to his human side—the pictures on the wall, the books on the shelves or on his desk, the things he likes, such as models of ships, of airplanes, or of trains. You must remember all the time, however, that he is interested in *what you can do for him*; hence, after you have established contact on the human side, make what you say contribute to accomplishing the purpose of the interview—to showing him you have something he needs in his business.

If your interview is not successful, you may get something valuable from it anyway. You can try to find out the reason for your failure to qualify for the job. You might ask the man whom you are interviewing to give you the benefit of his advice about the kind of business you should enter or the kind of job you should seek. Asking advice may benefit you in this way: he may take enough interest in you to introduce you to the person who will give you the kind of job you should have. There is nothing like appealing for assistance to win a man's cooperation.

Not you, but the prospective employer, mentions salary. If he



does not bring up the subject, it means that he is not interested in giving you further consideration. When he brings it up, you know that you have entered the final stage of the interview; hence, you must weigh carefully what you answer when he says: "What will you come for?" or "Our beginning salary for the job is \$——. Does it interest you?"

In the first case, unless you are informed about the beginning salary or range of salary for your type of work current at the time, you should not name a salary. Too many applicants report that they have found out, after they had named salary, that they might have had more. By questioning the prospective employer about the salary scale, the standard of living you must maintain in order to be a good employee, living costs in the community where you will have to live, you will acquire a basis for saying "yes" or "no." It's to your advantage to keep the door open. In the second case, you are probably talking to a representative of a company in which a fixed salary scale is maintained with a fixed beginning salary that no amount of discussion will change. You can take what he offers or seek work elsewhere. Again, the information you need in order to say "yes" or "no" is what salaries are current in other firms of the same type and in similar positions in various cities or parts of the country, and what you can manage to live on. Your best source of information is probably business magazines. For every job seeker, however, who asks a prospective employer less than he would otherwise have received as a beginner, there are hundreds who overrate their starting value both because they are overoptimistic and also because they are uninformed.

Finally, in order to make the interview successful, pay attention to your personal appearance and manners. As Mr. Boll says:

It should not be necessary to tell grown-up men to watch their appearance and their manners. It does seem necessary, however, to caution them so long as employers remark after interviews:

"I wouldn't have that man in my office. He appears lazy. He slouched down, sat on his spine, and practically stuck his knees in my face."

"He's too sloppy—has his socks around his shoes."

"He hasn't grown up yet; still living on the campus—going around without a tie."<sup>10</sup>

<sup>10</sup> Reprinted from "The Interview," *Finding Your Job*, by Carl R. Boll, by permission of the author.

On matters of manners and appearance, if you are the unconventional type, don't take it for granted that the prospective employer is, too. You don't go wrong by being conventional when you are looking for a job.

## Follow-Up Applications

One battle does not necessarily win a campaign; nor does one application letter necessarily secure results desired. Success is often attained only through repetition of effort. Salesmen expect to make at least one call-back on "live" prospects. Insurance salesmen make many call-backs. Sometimes the best positions are secured through a period of persistent effort extending over weeks, months, or even years. For this reason, a study of the follow-up methods used in advertising and selling are particularly helpful. The follow-up has a psychological value. Most executives like the person who knows what he wants and who has the persistence to keep everlastingly after it. Moreover, very few of one's competitors will follow up their first letter with even a second.

The follow-up may be a brief note of appreciation, thanking the prospective employer for the interview:

It appears that there is no proper stationery available here in Ephraim, and what we have has been soaked thoroughly by the rain.

Nevertheless, I want to make the most of my rather inadequate equipment and thank you for your interview of yesterday morning. After seeing the organization and meeting its executives, I'm all the more anxious to work for the Bend Aluminum Company.

The follow-up letter may concern some important suggestion made during the interview:

Thank you for your interview of yesterday morning and for your courteous treatment.

During our conversation yesterday morning, you mentioned that it might be better if I had had more law.

Of course, I do not now have an opportunity to study law in school. However, the various texts for the Blank University Business Law Courses are available to me. Moreover, I have become acquainted with the study procedure in the initial

course, "Contracts and Agency"; thus, I can study law during evenings.

I shall appreciate it if you will write me the result of your selection. Of course, if I should be selected, I should like to know the general privileges and obligations accompanying the position.

If you desire any further information, please write me at Springfield, and I shall be glad to reply immediately.

Very sincerely yours,

P.S. I shall return to my permanent address on June 25. Then I shall remain there until about July 5. If I accept the position with the John Doe Company, I must report in New York City on July 8.

The follow-up may give new evidence of why your qualifications exactly fit the requirements of the position you are seeking—additional education, training, or experience.

If you do not receive a decision in a reasonable length of time after the interview, you may write again—not sooner than one week—and preferably after two weeks. Writing earlier suggests pressure, but writing at all shows tenacity of purpose.

If a detail of the technique of securing the position is sending samples of work, you can send them at intervals of two to three weeks to increase interest. They may finally be the means of consummating the application campaign. Incidentally, firms seeking sales correspondents are likely to propose a problem to applicants in order to see what quality of work each can submit. The same procedure is used in selecting copywriters and commercial artists. The satisfactory solution of these problems becomes, then, the basis of selection. Competition becomes keener as applicants are eliminated, and ultimate success depends upon the evidence of superiority of one's work.

In using the follow-up technique, job seekers have to use good judgment in deciding which prospective employers are "live" prospects and which offer no chance of a job but are merely being courteous when they terminate the interview by some remark such as, "There is no job at present. We shall place your application on file for consideration when one opens." Or "I shall let you know if there is a vacancy." By failure to use good judgment and by being

too persistent in the kind and number of follow-up letters, calls, or telephone calls, a job seeker can detract from the favorable impression he made in the interview and finally kill all chances of being employed by the company approached.

## Letters to References

When an employer considers an applicant seriously, he usually writes to secure information from the three to five people mentioned as references in the letter of application or data sheet. He wishes, of course, to verify what the applicant has said about his qualifications and to secure an appraisal of the applicant on questions of his ability, his employment record, and his character and personality—subjects on which the applicant's opinion does not carry the weight that an opinion of a third person would.

The inquirer can compare opinions expressed in the several letters and feel more assurance about points on which there is agreement concerning the applicant.

The letter to the references usually contains the following four elements:

1. Statement of applicant's name, address, and the position for which he has applied.
2. Request for information on specific subjects.
3. Explanation of the position to be filled to enable the person addressed to answer easily and intelligently.
4. Expression of appreciation and willingness to reciprocate.

Analysis of the following letter shows the usual content and plan in letters requesting information about applicants from references:

<i>Name of applicant and position sought</i>	Mr. John Doe is applying to us for a selling position and refers us to you. To assist him in getting properly placed, will you kindly answer the questions on the attached sheet? An addressed envelope is enclosed for your reply.
--	---

<i>Request for information</i>	This is not a check-up but rather a sincere effort to place a man in a position for which he is fitted. Failure is a serious experience for an individual as well as an expense to the company. This is why so much thought must be given to putting the right man in the right place.
--------------------------------	--

*Explanation  
which the  
reader needs  
to answer  
easily and  
intelligently*

The work is selling scientifically prepared feeds for livestock and poultry. It requires hard work, willingness to study, and natural sales ability. When an applicant is selected, he is given a thorough training course and helped in every way to succeed. He has large opportunities for advancement, and the satisfaction that comes from selling products that render a real economic service to all feeders.

*Expression of  
appreciation*

Bearing the foregoing facts in mind, please make your answers unusually critical. All information will be treated in strict confidence and will be highly appreciated.

Another type of inquiry sent to references is the questionnaire form. It assures getting the right information on the subjects in which the inquirer is interested, and it makes it easy for the person addressed to supply it. It may be introduced as follows:

Mr. John Doe is under consideration as part of our sales organization. May we call on you to give us such information as will assist in our decision?

We realize the tendency to make a reply of this kind favorable, which greatly diminishes its value. But we feel you will agree that a frank exchange of information will in the long run be fairer to both applicant and ourselves.

We shall greatly appreciate your filling out this blank in the same way as you would expect us to fill it out for you, and we shall be glad to reciprocate this courtesy at any time. A self-addressed envelope is enclosed for your convenience.

Name \_\_\_\_\_  
Address \_\_\_\_\_  
Is he now representing you? \_\_\_\_\_  
How long has he covered the territory for you? \_\_\_\_\_  
Is he a consistent producer? \_\_\_\_\_  
Is he truthful and reliable? \_\_\_\_\_  
Does he wear well with the trade? \_\_\_\_\_  
Does he cooperate with the office? \_\_\_\_\_  
If not now in your employ, when was the arrangement terminated, and why? \_\_\_\_\_

A good letter of inquiry minimizes the work of the person addressed by making clear the requirements of the job for which

- the candidate is being considered and what particular information is desired. A common fault of letters to references is making the inquiry too general. It throws upon the person addressed the responsibility of deciding what points about the applicant will be of interest to the reader.

## Letters of Recommendation

Letters of recommendation answer requests for information about a person being considered for a position. They give such facts, appraisals, and opinions as are requested by the prospective employer. They include information about character and personality, ability and training, and the candidate's success in a definite position. Whether or not the inquirer receives general or specific information depends very much upon the type of questions he has asked. If his questions are general, the answers probably will be general. Questions of a questionnaire are usually so phrased as to require specific answers.

Since the purpose of a recommendation is to help an applicant to get a particular position, the person who writes it takes upon himself the responsibility of selecting facts for their value in showing a man's fitness for a particular position and of presenting them in a way to give them their greatest efficiency in accomplishing this purpose.

In the mind of the inquirer, the writer of a recommendation is on trial: Has this man had an opportunity to know the facts in the case? Is his judgment worth-while? Is he free from prejudice? Because the prospective employer forms a judgment on the basis of the recommendation, it should be to the point, logical in arrangement, clear, correct, and judicious—and truly indicative of the intelligence and skill of the writer. For these reasons, one whose name is used as reference has a right to be consulted before it is used and to refuse it if he cannot honestly say things that are helpful to the applicant in getting the desired job. He knows, of course, that some negative criticism of an applicant gains the reader's confidence and hence adds a judicious tone to the letter.

Recommendation letters which do their applicant no good are (1) letters that evade the point, (2) letters full of generalities which lead their readers to suspect weakness in the candidate, and (3) letters so enthusiastic that they undermine the reader's confidence. An

example of an evasive but an ingenious answer is the letter written by Abraham Lincoln when the son of a friend asked Lincoln to endorse a contraption which he was having no success in selling. The story is that Lincoln eyed the contraption, squirmed, then looked for his pen, and came out with this:

To Whom It May Concern:

The bearer of this letter, Mr. Eleager Snooptwaddle, is a son of one of my oldest friends up in Springfield. He is now selling a little invention of his own, which I have examined. It seems to me that it is a very good article for anybody who is looking for that sort of thing.

In discussing the letter of recommendation, Walter B. Pitkin says:

The best possible letter you could give a man would, in my opinion, be developed about as follows:

1. You go into a huddle with your friend (or other well-known applicant) and find out, in advance, what positions he will seek.
2. You agree to prepare a letter for him with reference to the kind of job for which he can furnish the best proof of his all-around ability.
3. You get, as best you can, an incident in his past work which clearly reveals his most important abilities at work or on the job.
4. After verifying the incident, you write a letter in which you tell the incident as simply, yet as clearly, as possible showing how it proves his competence and character.
5. As far as the facts warrant it, you bring out, in the incident or otherwise, the significant qualities of the man, among which the most important are:
  - a. His character as revealed by his sense of responsibility, his attitude toward the work and toward his superiors, and his conduct with other workers.
  - b. His special skills relative to the work he seeks.
  - c. His energy, physical and mental, with special reference to requirements of the job.<sup>11</sup>

The following good recommendation observes most of the points included in Mr. Pitkin's formula:

Mr. John Sinclair, about whom you inquire in your letter of April 8, was graduated from the School of Business Adminis-

<sup>11</sup> Reprinted from "To Whom It May Concern," *The Rotarian*, April, 1941, p. 13, by Walter B. Pitkin by permission of *The Rotarian*. Copyright 1941 by *The Rotarian*.

tration on June 2, 19--. At that time, he received the degree Bachelor of Science in Business cum laude. His major was Marketing and Merchandising.

This young man was easily one of the outstanding members of his class. Scholastically, he ranked fifth with a four-year average of 3.6 out of a possible 4.0. He was a member of Phi Beta Kappa, Sachem, Delta Tau Delta, and three or four other organizations not so well known nationally. His campus activities included such diverse jobs as being head of a residence hall, head cheer leader, and member of our Student-Faculty Council. Furthermore, during his senior year, he handled advertising for a local branch of John Doe and Company of Chicago.

I am glad, though surprised, to hear that he has applied for a teaching position because Mr. Sinolair has been employed by the Doe Company in Chicago since his graduation and has made remarkable progress with that firm. However, there is no question that he would be an outstanding graduate student and also would do a fine job as a teacher. He has an excellent mind and has the poise and assurance that would make him a good teacher. He makes a splendid personal appearance and has lots of energy and industry, and also is thoroughly dependable. His character is excellent.

Perhaps all I have written may seem to be overly enthusiastic, but I assure you it is not. Mr. Sinolair is one of those fortunate persons who combine brains, good looks, and outstanding ability. If he wants to accept a university appointment, I should not hesitate for a minute, if I were you, in offering him a position.

Recommendations addressed "To Whom It May Concern" have fallen into disfavor because they are associated with humble positions and are often used by people low in the wage-earning scale. This type of letter has the almost fatal disadvantage of giving facts applicable only to the position which the applicant has just held or of giving general statements. It cannot compare in effectiveness with the special recommendation written at the request of a prospective employer, emphasizing specific qualifications and mentioning details selected to prove a man's fitness for a certain position.

The main reason an employer gives an employee the "To Whom It May Concern" letter is that he can write a better recommendation for the employee while the knowledge of him and his work is



clear in his mind. Moreover, because of changes in executive personnel, the applicant may be unable to locate a former employer capable of writing a recommendation at the particular time it is needed.

The following letter of recommendation gives generalizations only. It would be much stronger if each generalization were supported by specific detail.

TO WHOM IT MAY CONCERN:

Mr. S. B. Smith has been doing part-time work under my supervision since September, 19-- , and his work has been entirely satisfactory. He is a conscientious worker, and I have found him to be reliable. While I am not intimately acquainted with his personal life, I can say that his character seems to be exceptionally good. He is friendly and is well liked by his co-workers, although one's first, casual impression may be contrary to this statement.

### Letters of Introduction

The business introduction is a modification of the social introduction in which one person introduces a friend to a third person as a matter of courtesy, with the anticipation that the contact will be helpful to the person introduced, or the acquaintanceship pleasurable. The business introduction carries the implication of equality in business, just as the social introduction implies equality in society.

### PURPOSE

The business introduction may be written for a specific or for a general purpose. It is often used to introduce a person who is seeking a position, a person who is making an investigation of a special nature, or a person who wishes to sell investments, organize a company, or finance a project. The business introduction of a general nature is given for a person who is going to a new place where the exact nature of the help which he will require has not been determined. The person to whom he is introduced will probably be called upon to give the bearer of the introduction many kinds of information and perhaps to introduce him in turn to other people. In form, the introduction may be nothing more than the calling card with the handwritten notation: "Introducing Mr. Blank" in the lower left-hand corner.

**ELEMENTS**

If the introduction is a letter, it usually contains these elements:

1. A statement that Mr. A introduces Mr. B to Mr. C.
2. The purpose of the introduction.
3. Pertinent information about the one introduced.
4. A request that courtesies be extended.
5. An expression of appreciation of favors that may be granted to the person introduced.

Illustrations of typical introductions follow:

I am pleased to introduce to you the bearer of this letter, Mr. A. C. Blank, Associate General Agent for the Connecticut Mutual Life Insurance Company for this territory, with offices here in Decatur.

Mr. Blank is a high-grade gentleman, thoroughly honest and reliable, and a very capable life insurance representative. He is a personal friend of the writer and a valuable customer of our bank. Mr. Blank is in Salem on business pertaining to his agency, and any assistance that you may be able to give him will be greatly appreciated.

\* \* \* \* \*

It gives me a great deal of pleasure to introduce the Blakiston educational representative who has been assigned to serve you and who will shortly call upon you.

He will devote his effort to rendering only the type of service for which Blakiston representatives have been complimented during many years of scientific publishing. He will bring to your attention new texts and revisions in your specialized field of teaching and will at no time suggest any textual material that does not serve your best interests.

Your courtesy in receiving him will be appreciated.

**QUALITIES**

The qualities sought in the letter of introduction are dependent upon its purpose and upon the relation of the writer to the reader. In general, they are conciseness, simplicity, and sincerity. They should be definite as to the intent of the writer concerning how much the reader should do for the bearer of the introduction.

Although many letters have a formal tone produced by such phrases as, "I take pleasure in presenting . . ." there is no reason

why they should not be individual, spontaneous, and enthusiastic, if the circumstances in the case warrant informality. Written introductions usually need to be more conventional than personal introductions, and the tone of the letter, enthusiastic or decorous, is a factor in its resultfulness. The formality or informality depends mainly upon the relation of writer and recipient.

## Class Projects

1. a. Make a detailed comparison of the unsolicited sales letter and the unsolicited application. In addition to comparing the internal structure of the two types of letters, explain the preliminary investigation which precedes the writing of each.  
b. Show that the unsolicited application letter and the accompanying data résumé are the basis for a controlled direct-mail campaign. What place does the interview occupy in the campaign?
2. a. Name the types of application letters.  
b. Tell why the unsolicited letter has the greatest pulling power.
3. a. What qualities must the opening of the unsolicited application have?  
b. Write two openings for Letter Problem 1 and bring them to class for discussion. If you read them in class, tell what job you are applying for and describe the person or company to whom you are writing so that the class can judge the effectiveness of your paragraphs.
4. a. Make a complete analysis of any application letter which you have written for this class using the "Check Sheet for Appraising Application Letters" on pages 497-98.  
b. Using the same list, criticize the application letter of some member of your class.
5. a. Plan for the interview you hope to get as a result of the application letter called for in Letter Problem 1. Use the outline on page 501 as the basis for your preparation.  
b. How can you gain some experience in being interviewed before you actually are confronted with the one interview which may mean the most to your career—the job with the employer with whom you think you would be happiest?
6. Define the following:
  - a. Letter to Reference
  - b. Letter of Recommendation
  - c. Follow-Up Application
  - d. Letter of Introduction

## Letter Problems

1. Write the unsolicited application letter for which you have made the preliminary survey, compiled the mailing list, made the vocational analysis, and prepared the personal qualifications record in the previous chapter on applications (Chapter XIII). The object of the letter is to obtain an interview, if distance permits. Facts taken from the personal record which make you seem different from and superior to other candidates for the position should be the central sales point of your letter.
2. Assume that two weeks have passed since you mailed your application letter as assigned in Problem 1 and you have received no response. Write a follow-up application.
3. Assume that you have had the interview requested in your application letter written for Problem 1 and that you are not to be informed of the results for one week. In order to help push the decision in your favor you write a letter to follow the interview. Now that you know more specifically what the prospective employer wants, you can add some information not mentioned in your first letter and perhaps only briefly mentioned in your personal record sheet. Make this a *supplement* to your original letter and not a repetition of it.
4. From a newspaper or a trade journal in your field of interest, clip an advertisement for a position requiring qualifications similar to the ones you believe you possess, or will possess upon graduation from college. Attach the clipping to your application letter so that your instructor will be able to judge how well you have chosen your selling points and how well you have proved your qualifications. Unless the instructor directs you otherwise, do not make a data sheet for this problem but *assume that one is enclosed*.
5. The following letter applying for a position as junior accountant is condescending in tone, makes an obvious analysis of the requirements of the job, and fails to prove that the writer possesses the necessary qualifications. Rewrite it, assuming that the student graduated with a four-year average of straight "C" and a slightly higher average of "C+" in his accounting courses.

666 West Green Street  
Champaign, Illinois  
April 20, 1947

Barnes and Rugby  
Chicago, Illinois

Dear Mr. L. E. Rugby:

Mr. Adam Balance, Professor of Accountancy at the University of Illinois, has recommended your firm to me as a desirable place to work

as a junior accountant following my graduation in June from the College of Commerce at the University of Illinois.

As an accountancy major in school, I am of the opinion that an accountant, to be successful and to be a valuable asset to his employer, must have an analytical mind. He must be accurate and neat with his work. The accountant should be able to analyze various theoretical procedures. He must have the ability to choose the method which most logically applies to the existing situation. Accuracy is important, for often an error may be costly to his employer. Neatness enables people to comprehend easily the facts compiled by the accountant.

Please consider my qualifications, some of which are on the enclosed data sheet. Will you let me prove to you that I can be a valuable asset to your firm?

I would gladly welcome an interview at any time convenient to you.

Yours truly,

6.

November 15, 1947

Mrs. Alta Gwinn Saunders  
Professor of Business English  
University of Illinois  
Urbana, Illinois

Dear Mrs. Saunders:

I am writing to you today to ask an unusual favor. It would really be two favors in one—to me, and to some man whom you may know. At the present time we can offer a very attractive position in our Advertising Department to some good man, if we can find him. Perhaps you know such a man.

He can write a direct-mail sales letter, which, though plain and homely, tells the facts about the article he is selling in such an unusual, alluring, interesting way that his known prospect can't resist ordering.

He can lay out and write a descriptive folder which is interesting, convincing, and confidence-winning—just the thing to back up his letter.

He can then design an order form which is enticing enough to give his prospect an even greater desire to order.

Perhaps you know some such man. He might be with some advertising agency. He might be doing direct-mail work now. He might even be in some entirely different work, but just born with the peculiar creative and writing ability described above.

This man would probably be between 25 and 40 years of age. He is probably not looking for a new job, but might welcome the opportunity of joining, with the thought that it would be for the rest of his business days, a progressive organization in which his efforts would be resultful and his associations pleasant.

The Blank Company, as you know, employs upward of 500 people, annually mails around 20,000,000 direct-mail announcements described above to business and professional men and their wives all over the United States, among whom we have nearly a million customers of our shirts, hosiery, bed blankets, luggage, etc.

If you can think of someone who might be the man we are searching for, and will suggest to him that he get in touch with us, or tell me who he is and whether or not to mention your name in writing him, I'll be deeply appreciative. You can be sure I'll consider it a personal favor and will be only too happy to reciprocate, should the opportunity arise.

Sincerely yours,

G. B. John, President  
THE BLANK COMPANY

Apply for this position. Assume the age and experience necessary.

7. Assume that you have had an offer of a job which you have decided to turn down in order to come back to college. Write the letter of refusal, but don't slam the door—you may want to work for the company some day. Explain your reasons for preferring to return to college. Be specific about the job you are refusing, the course you are taking in college, and its relation to the work you want to do in the future.
8. Write the letter of recommendation asked for in the following letter to a reference written by the Director of the State Geological Survey.

October 8, 1947

Professor Allen Smith  
Professor of Business English  
101 David Barnes Hall  
University of Dubuque  
Dubuque, Iowa

Dear Professor Smith:

Miss Annabelle Campbell has applied to us for a position in our Geochemical Section. The work for which we are considering Miss Campbell would be in our Analytical Office and would involve typing of business letters and analytical reports and filing and keeping of records. We

would be pleased to have your opinion of Miss Campbell in regard to her ability, application to practical work, and coöperativeness with associates.

Thank you for this information.

Miss Campbell was a student of Professor Smith, receiving a grade of "B" in the course in business-letter writing. A glance at the record shows that she was a careful and conscientious student, but she lacked imagination as shown in the fact she received one "D," three "C's" and one "B—" in the sales letters. She always handed her work in on time, revised it carefully, and responded frequently in class discussions.

That she is an experienced typist you know from the fact that she worked part time for two years for the assistant dean of the College of Engineering and from the neatly written papers she turned in.

On her long research report she received a grade of "A," demonstrating her ability to carry on independent research and handle factual data.

9. Each summer the national park lodges employ college students as waiters, bus boys, porters, and desk clerks. The chief qualifications are good appearance, pleasing personality, and willingness to work long hours. Any talent for entertaining is certainly a deciding factor, as the guests are entertained several evenings each week around the fireplace by the employees. Choose a park, preferably one you have visited, and apply for a job. Assume no qualifications you do not have at present. You are writing about March 15. Tell when you will be available and for how long.
10. Write a letter to persuade the personnel manager of a large company to hire you during your summer vacation. Include a data chart. If you hope to obtain permanent employment with the company after graduation, use the point intelligently in your letter.

## *Chapter XV Ambassadors of Goodwill*

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Friendliness	Welcoming Newcomers and New
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Showing the Selfish Motive	Using These Ideas in Other Letters

### **What Goodwill Is**

Goodwill is the disposition of a customer to return to a place of business where he has been well treated. Naturally, as has been pointed out in Chapter I, it is one of the objects of every business letter to convince the customer that he is being well treated and that he should return again and again. Hence, every letter of every type attempts to build goodwill in addition to accomplishing its immediate purpose. The goodwill letter, however, has no immediate object other than the building of goodwill. Such a letter does not have to be written at all; it transacts no business; it does nothing except to try to cement friendly relations with the reader.

Goodwill letters might seem to be a luxury since no immediate returns are forthcoming and since a business can run without such letters; yet it should be remembered that goodwill, though intangible, is still an asset in dollars and cents. Sometimes several million dollars have been paid for the purchase of a company with more than half the money going to buy the goodwill of the business. Hence, it



is not unreasonable to spend a few dollars on goodwill letters to protect and increase a valuable asset.

An occasional friendly letter to a customer strengthens his confidence in the firm writing to him and makes it difficult for competitors to coax him away. Here is such a letter sent by the DeLong Hook and Eye Company to a firm that made them its source of supply for safety pins:

Now that you have had a chance to try out DeLong safety pins, we are naturally wondering how they suit your needs.

Certain it is we hope they are giving you the kind of service that pleases you.

One of the chief reasons why so many firms similar to yours prefer DeLong safety pins is that, made of brass, the pins won't rust no matter how long they are kept in a stockroom nor how long they stay in garments.

It may be that for garments of certain kinds of fabrics, a size larger than what you are using would serve your purpose better. Or perhaps a different finish--black, gilt, or gold-plated--would be preferable for some garments.

If you'd like to have samples of any sizes, any finishes, for experimental purposes, just make your wishes known and samples will be sent to you promptly.

In brief, we want you to look upon us not merely as a convenient source of supply, but as your helpers ready at all times to share our experience with you.

So don't be a bit backward, Mr. Smith, about commanding us at any time for any help you believe we can give you.<sup>1</sup>

This letter brought a cordial reply which commented favorably on the "unusual interest you folks display in your customers' welfare."

Another company wrote to DeLong, saying:

We have been recommended to you by Mr. .... of the ..... Company as a source of supply for ..... He says he is prompted to recommend you for two reasons: First, he likes your products, and second, he likes the friendly

<sup>1</sup> Reprinted from "Friendly Letters," *Printers' Ink*, May 3, 1940, p. 33, by Charles A. Emley by permission of Printers' Ink Publishing Company. Copyright 1940 by Printers' Ink Publishing Company.

letters he gets from you--letters that show a desire on your part to be helpful to him.

Mr. Emley comments, "This firm is now a loyal DeLong customer, thanks, at least partly, to the fact that we wrote a certain customer an occasional friendly letter expressing a desire to be of service to him."<sup>2</sup>

## Why Write Goodwill Letters?

The DeLong Hook and Eye Company is not the only business to find profit in writing goodwill letters. Such large department stores as L. Bamberger & Co., Marshall Field, and John Wanamaker use goodwill letters to make relations with customers friendlier and firmer.

There are two good reasons for writing these "letters which don't have to be written." They are (1) to provide recognition for the receiver, and (2) to build confidence in the sender.

Every person likes to be recognized, to be known, to be called by name. How many people go out of their way to do business at a store where they feel they are known, where they feel they "belong." Goodwill letters tell the reader that he is known. They make him feel that he belongs, that he is more than just a name on the books. Psychologically, it is sound practice to write goodwill letters.

For the sender, goodwill letters build confidence. They make him known to his customers; they help to restore the old-time personal relationship which existed between seller and buyer before business grew large and complex. Confidence is built up over a long period of time as the result of a series of contacts. Personal contacts are best, but next best, and more practical, are letter-contacts. A good letter can reflect the personality of the writer and cause the reader to have confidence in him.

Thus, goodwill letters have a twofold effect. The reader is pleasantly surprised at getting them and remembers them long after he has forgotten the usual letters of business. He is pleased because he has been recognized. And goodwill letters are more links in the chain of contacts between business and customer, contacts which promote confidence and keep customers coming back. Lack of sufficient contacts, attributable to store indifference, allows

<sup>2</sup> *Ibid.*

more customers to drift away than are actually lost for some real grievance.

Mr. Emley of DeLong's puts it well when he says:

On our books are the names of many customers who have kept the faith with us throughout the years—who are among the first to feature any new items we introduce; who pay their bills promptly; who aggressively promote the sale of our products; who make no unjustified complaints, no unreasonable demands; who, in brief, cooperate hand in hand with us, year in, year out.

Their goodwill is one of our most valuable assets, and an occasional friendly letter of appreciation or congratulation helps us to retain it.<sup>3</sup>

Here, for example, is a letter which brought a reply from every customer who received it. In addition to letters of appreciation, the company received the name of a prospect who became a customer.

Old friends. How much they mean to all of us!

While browsing through some yellow-with-age records yesterday, I came across the sales cards for quite a number of firms whose names are upon our active list today. "Old friends," I said to myself, "are the very backbone of our business."

Your firm, for instance. Do you realize, Mr. . . . . , that you have given us the pleasure of serving you with . . . . . for almost thirty years? A long association, isn't it? I sincerely hope that you have enjoyed working with us as much as we have enjoyed working with you.

We have always tried to serve you with the kind of . . . . . that would enhance the worth of your garments. We have always done our utmost to give you prompt service. True, occasionally we have made mistakes, and being human, doubtless we'll make more. But they're not intentional, and when we do err, we try to make the proper amends quickly without getting our feet and yours entangled in a lot of red tape.

So to you, an old, valued DeLong friend, I just want to say "thank you" for the opportunity you have given us to serve you these many years, and to assure you that we'll keep right on trying to serve you in a way that will please you.<sup>4</sup>

<sup>3</sup> Reprinted from "Goodwill Letters As Sales Builders," *Printers' Ink*, August 8, 1941, p. 61, by permission of Printers' Ink Publishing Company. Copyright 1941 by Printers' Ink Publishing Company.

<sup>4</sup> *Ibid.*

## Goodwill Building and Sales Promotion

Obviously, increased sales and profits are the ultimate goal of goodwill letters as they are the goal of other types of letters. Consequently, sales promotional material is frequently found in goodwill letters. Just how much promotional material can be included without turning the goodwill letter into a sales letter is hard to say. Take the following letter, for example. It is a goodwill letter welcoming newcomers to the town of Kankakee, Illinois. Yet one can easily see that the writer is looking forward to sales in the very near future.

We Welcome You!

It gives us a great deal of pleasure to have this opportunity of joining with other Kankakee merchants in extending to you a most cordial welcome as a new resident of the city. We are proud of Kankakee and feel confident that you, too, will like the city and its people--that you will enjoy its educational, recreational, and commercial advantages as well as the opportunities afforded for varied social and religious affiliations.

We desire to extend to you an invitation to make this store your shopping headquarters when in search of clever greeting cards, exclusive gifts, party accessories, stationers' goods, etc. You will find many interesting little displays at all times; and since each season brings its own special array of appropriate merchandise for such occasions as Hallowe'en, Thanksgiving, Christmas, New Year's, Valentine's Day, Easter, Mother's Day, Father's Day, and Graduation, you will find something different to interest you every time you call.

In addition to our general stock of stationers' merchandise, typewriters, and office equipment, we operate a complete printing department where prompt service is rendered on all orders and our printers take a special delight in pleasing particular people.

That you may have a better conception of our entire line and to afford us the pleasure of meeting you personally at an early date, we hereby extend a special invitation to you to call. Bring this letter with you and present it when you call, and we shall see to it that every courtesy is extended in showing you around and telling you about some of the features that have made this store such a popular shopping center. May we have the pleasure of meeting you soon?"

<sup>5</sup> Reprinted by permission of The Franklin Press Co., Kankakee, Illinois.

Although it is sometimes difficult to determine whether a given letter, such as the preceding one, is a sales letter or a goodwill letter, there should never be any doubt in the writer's mind as to which type of letter he is writing. If he is not sure of his purpose, he may fail both in pulling sales and in building goodwill, so that his letter is wasted.

As shown above, customers appreciate goodwill letters; yet if one is reading what he thinks is a goodwill letter and it turns out to be a plea to buy something, he feels that he has been tricked.

A retail store owner once sent out several hundred Christmas goodwill letters. (There are some examples of Christmas letters later in this chapter.) They were good letters. In January, he expressed disappointment that he could see no real increase in the amount of business he was getting. If such was his expectation, he should have written a sales letter. One sales letter can give tangible results, but building goodwill requires a series of letters over a long period of time. Frequency of contact is needed to build goodwill, and such frequency of contact will produce results in the form of sales, but results not so easily measured as those from sales letters. That they do get results, however, is attested to by such men as C. A. Emley, quoted above.

## How to Write Goodwill Letters

### USE AN ORIGINAL OPENING

The first requirement of a goodwill letter is an original opening paragraph. Although it should be just a little different, just a little unusual, it should not sound like the opening of a sales letter. Rather it should suggest that this letter is not a sales letter at all but is a friendly, interesting communication with no axe to grind.

A good story or a tie-in with current affairs can be used to make a good opening paragraph, provided that it is short and is related to the central theme of the letter. The latter point is too often forgotten. One company, for example, actually wrote a letter which started out in this way:

The Atomic Age is here! And you will be glad to know that Blank's Baby Buggy Company appreciates your patronage.

Here is a good example of originality, a letter written for a southern hotel by Jack Carr:

About absent-minded Americans!

Forgetting things they want to remember is a typical American trait. Maybe it's because the average business man has so many other things on his mind besides his hair.

A college professor tried to find out why men are forgetful, but he forgot the answer himself.

And a guest was telling me the other day about an absent-minded business man who dictated a letter to his dog. And then tried to give his secretary a bath. I won't swear to that one.

How often folks forget to say .... THANK YOU!

Well, that's one thing I try hard not to forget. You've been a guest at my hotel, and I am really grateful for the privilege of serving you. I do hope you'll come again soon.

If you should feel like sending any of your friends here, don't forget to tell them to ask for me and mention your name. I'll give them the best we've got. Rest assured of it.

So THANK YOU again and good luck to you!

Your friend host

Manager EL COMODORO HOTEL

P.S. I forgot to say our rates are the same, summer and winter. Guess maybe most commercial men know that.<sup>a</sup>

#### STRESS INTEREST AND SERVICE

The opening of the letter has drawn the attention of the reader. It has led him quickly to the main point of the letter, and has done so naturally. Now comes the message.

The message of the letter has something to do with service (to the reader), or continued interest (in the reader's problems), or quality of product (for the reader's use), or appreciation (of the reader's patronage). Whatever the letter talks about, it does it in terms of the reader's interests. Stressing interest in and service to

<sup>a</sup> Reprinted from *Cordially Yours*, p. 88, by Jack Carr by permission of Graphic Books, Inc. Copyright 1947 by Graphic Books, Inc.

the reader does for the goodwill letter what psychological description does for the sales letter. It keeps him interested and keeps him reading.

#### WRITE A FORWARD-LOOKING CLOSE

The closing paragraph must maintain the same high level of original and interesting writing as is found in the preceding paragraphs. No trite, dull close should mar the goodwill letter. The first requirement of a good close is that the writer know when to stop. The goodwill writer can become so entranced with his message and can fall so in love with his own writing that he goes far beyond the limits of the reader's interest. So many letters do not end quite soon enough! When there is nothing important left to say, stop!

But stop gracefully. A goodwill letter needs a polished close, not a blunt one. What is needed is a short closing paragraph which neatly ties up the message and leaves a final thought for the reader to take with him. An expression of continued interest in serving the reader is a standard close for goodwill letters. And the close should be forward-looking, stressing the future and what it can mean to the association of reader and writer. Notice the one-sentence close of the following letter—only eight words, but they leave a pleasant parting thought with the reader; they look forward to the future, and they are a logical culmination of the message. This is another of Jack Carr's letters for a southern hotel:

The men who came back--

from the polar regions always say that the one thing that impresses them most is silence.

Many of my good guests have often told me that some hotels impress them the same way.

They say that they've stopped at a hotel several times and all they ever got after was a deep dark silence. Never a "THANK YOU" or a cordial "Come and see us soon again."

That may be all right, but I just don't feel that way about it. You've been my guests several times, and I want you to know I sincerely appreciate your patronage.

My aim in life is to provide you with sunny, Southern hospitality and a warm welcome every time you visit the EL COMODORO. I want you to feel this is YOUR home in Miami.

If there is anything I can do to add to your comfort, please tell me, won't you?

Good luck guide you till we meet again!

Your cheerful host

at EL COMODORO HOTEL <sup>7</sup>

## What Makes Goodwill Letters Click

Five qualities make goodwill letters successful. They are: the "you" attitude, friendliness, sincerity, originality, and personalization.

### THE "YOU" ATTITUDE

The basic quality of the "you" attitude so essential to other types of letters is also the key to success in writing goodwill letters. The customer's point of view must be consistently maintained if the impression of service and continued interest is to last. See how the "you" point of view is maintained in the following letter. This letter, used by the Union Pacific Railroad, thanks a person who has recently traveled on the Union Pacific. It is a very simple letter, but very "believable."

We're happy to have had the opportunity of serving you recently on the Overland Route.

Your patronage is genuinely appreciated, and we extend to you our sincere "thank you."

We hope your trip was thoroughly enjoyable and that you will soon travel again over the Union Pacific Railroad.

When you do, our Atlanta office will gladly assist with your travel plans, tickets or reservations. The address is 1232 Healey Building, phone Jackson 1513.<sup>8</sup>

### FRIENDLINESS

The very essence of the goodwill letter is friendliness. Since the objective is to make people like the company sending the letter, only a friendly letter will be suitable. To get the right note of friendliness into letters, the writer himself needs a friendly personality and a genuine liking for people. The following letter, also from the Union Pacific Railroad, has just the right friendly tone:

<sup>7</sup> *Ibid.*, p. 82.

<sup>8</sup> Reprinted by permission of the Union Pacific Railroad, Omaha, Nebraska.



We wish it were possible at this glad Season to step up to your counter, and with a friendly handclasp, personally thank you and your staff for your splendid support during the past year.

Only time and distance prevent such a personal call . . so next best, we express our gratefulness in writing.

We fully realize that were it not for good friends like you who ticket passengers over the Union Pacific, we would not have our fine fleet of Streamliners, Challengers and Limited trains . . modern depots and ticket offices.

And, so, as this year draws to a close, all of the Passenger Traffic Department join me in saying "thank you" for your part in making our business year a pleasant one.

May your Holiday Season be as happy as you have made ours.<sup>o</sup>

#### SINCERITY

The goodwill letter cannot be faked. If the writer does not believe what he is saying, he had better not write this kind of letter. The reader must feel that the desire to serve him and the interest expressed in his needs are genuine, not just tricks to get more business out of him. Mr. H. Y. Barrow of Standard and Poor's Corporation, makes this point in discussing his company's goodwill letters:

... all of us are quick to detect the taint of business-getting in the trappings of a goodwill letter. In other words, we resent "false fronts." Therefore, a good rule to follow in writing such letters is—"Be sincere and, above all, be *very* sure the wine doesn't run too red."

If there has not been a business relationship where you can write this type of letter sincerely, it is better not to write it at all. Our organization grew from a one-man company to its present standing largely through the medium of direct-mail selling. Much of the goodwill that has been built up and held over the years was obtained through warm, sincere, personalized messages to individuals and firms—letters of congratulation on promotions or on attractive new quarters, letters expressing sympathy where death occurred. . . .

Such letters are not relegated to a clerk. They are important. They are written by a top executive and care is taken not to formalize expressions or paragraphs. Each is individually dictated after a thorough study of the correspondence and the records of the past. Any attempt to slip in a selling message, except under special circumstances, is definitely avoided.

<sup>o</sup> Reprinted by permission of the Union Pacific Railroad, Omaha, Nebraska.

This is not a hit-or-miss activity. We studiously search out instances where we can write a warm, friendly letter—a letter devoid of all heavily worded business expressions.<sup>10</sup>

Here is one of Mr. Barrow's letters, and it is a good example of sincerity in goodwill letters:

Congratulations upon your recent initiation to membership in the "Fifty-Year Club."

A half century of banking is a long time in any man's language, and certainly the last five decades have seen more changes in the ways of living and banking than any other similar period in history.

Personally, I cannot lay claim to any such venerable record of business accomplishment, but the organization which I have the honor to be with celebrates this year its eighty-first anniversary. So institutionally, at least, we can extend the hand of friendship from one "old timer" to another.

Again, my personal congratulations upon your splendid record of service with the "..... Bank of ....., " and my best wishes for your continued good health, happiness, and success.<sup>11</sup>

#### ORIGINALITY

In the business world, letters circulate by the million, and such mass production tends to develop stereotyped forms of letters. When a writer has a quantity of routine letters to turn out, he can be pardoned for not making each one a gem of originality. Originality, however, is at a premium in the goodwill letter just as it is in the sales letter. The success of the goodwill letter depends upon the reader's acceptance of it as an honest, original expression of the writer's feelings. A trite letter can never win such acceptance. The holiday greeting, a familiar type of goodwill letter, often suffers from lack of originality in conveying the time-honored greetings. Here, however, is an outstanding original holiday letter by Jack Carr:

<sup>10</sup> Reprinted from "Sincerity is First Need of Goodwill Letters," *Printers' Ink*, October 8, 1941, p. 40, by H. Y. Burrow by permission of Printers' Ink Publishing Company. Copyright 1941 by Printers' Ink Publishing Company.

<sup>11</sup> *Ibid.*

The very first letter I ever wrote brought surprisingly good results. It was written in pencil and addressed to Santa Claus. On the screen of imagination, there is a picture of that letter still. I asked Santa to bring me a pair of skates, a history of the United States, and a real gun. And he did.

From the skates, I learned to take the bumps of life and get up with a smile. The history taught me that folks everywhere are pretty much the same and mighty good folks at that. I didn't get along so well with the gun. It went off before I was ready.

I still like letters, and that is why I like to use them every once in a while to talk to you. This letter today reminds me of the first one of long ago.

I am writing another one to Santa Claus today. And I am telling him not to bother about me this year but to be real good to you and yours. Like he was to me--a long, long time ago.<sup>12</sup>

This letter was written first in 1924 and has been used many times since then.

#### PERSONALIZATION

Every letter is designed to be a personal communication from one person to another. This is still true in an age when mailing lists consist of thousands of names, and letters are produced in tremendous quantities by machines. Most letters nowadays are form letters not because anyone likes form letters but because economy dictates mass production. When the goodwill letter can be individually typed and personalized, so much the better. The writer has an ideal situation to handle and is much to be blamed if he muffs it. He fumbles the ball if he fails to use the receiver's name in the salutation and if he neglects to play upon things which he and the reader have in common. In other words, if the letter which he writes could be sent to anyone except the person to whom he wrote it, he has failed to provide maximum personalization.

A greater problem, however, is personalizing the form letter. If it is possible, fill in the inside address and salutation so that they match the processed letter. It is better to have no inside address at all

<sup>12</sup> Reprinted from *Cordially Yours*, p. 237, by Jack Carr by permission of Graphic Books, Inc. Copyright 1947 by Graphic Books, Inc.

than to have one that doesn't match the body of the letter. An attention-getting headline can be used instead of an inside address.

In every way possible, the writer must strive to write so that the reader will feel that he is getting a personal communication. There is little pleasure in receiving a goodwill letter which obviously has been sent to several hundred other people also.

## What to Avoid in Goodwill Letters

### SHOWING THE SELFISH MOTIVE

Naturally those who write goodwill letters hope that building goodwill will result in increased business. There is no need, however, to say it out loud in the letter. If the reader gets the impression from the letter that he is merely the means to the prosperity of the writer, his feeling is quite different from that which the letter is supposed to create.

A letter which says:

I want you to know how much we have appreciated your business in the past year. After all, it is good customers like you who keep Jones and Company operating at a profit.

might just as well read:

I am sure glad you have been buying from us because we make money out of people like you.

If the goodwill letter is to be effective, the reader must be made to feel that the company's interest in him extends beyond making a profit on his purchases.

### SPREADING IT ON THICK

Sincere interest in the customer, as an individual whom the company would like to please, is very desirable, but like all good things it can be overdone. As soon as the reader begins to suspect you of being effusive, of being gushy, he becomes suspicious of the whole letter, of the writer, and of the company. You cannot "spread it on thick" in the goodwill letter and expect the reader to swallow it. How do you like this example?

Not long ago the president of our firm thought that it would be a good idea to appoint a committee for the purpose of

seeing to it that we here at Blank's always live up to the important principles on which our business has grown. These principles are quality merchandise, low prices, accurate records, fair and square dealing, and the very best of service.

Now everybody here believes in those principles. We believe in them with all our hearts, and we believe that, if we live up to them, we will continue to grow, and that we cannot grow in any other way. We all believe that these principles are the most important things in our business.

But ONCE IN A WHILE we do not live up to them--once in a while something does go wrong. And that's one place where the committee comes in. When something does go wrong, when we do not live up to these principles, it is the job of the committee--and it is my job especially--to make things right. Also, when we fail to please you in any way, it is my job and the committee's job to do all we can, with the help of everybody here at Blank's, to see that you are pleased. And if ever there is anything which we have failed to explain accurately to you, anything you do not understand, if we have failed to make ourselves clear at any time, it is my job to see that thing are explained fully.

We want to have the most friendly relationship with you ALWAYS. Under no circumstances do we ever want to lose a friend. We all sincerely and earnestly want you as a friend. Of course, we want you as a customer too, but, even if you never order from us again in your life, we want to keep your friendship--to be a friend of yours.

Another evil is excess of friendly tone. The reader is suspicious of the "chummy" letter, of backslapping from a person or company with whom his relationship has always been on a dignified, business basis.

And one more--don't brag about how good you are to your customers. The "see-how-generous-we-are" letter is always irritating. You always want to be generous and to provide good service, but there is no use writing a letter asking the reader to be grateful for all you have done for him.

#### THE COLD SHOULDER

If it is bad to overdo the good qualities of a letter, it is also wrong to be too stiff and cold. The gushy, chummy letter is bad, but the

trite, frosty letter is disastrous. Goodwill letters must not be stiff and formal. It takes good judgment to steer between the rocks of "too much" and "too little."

#### THE SALES APPEARANCE

It is well known that many people toss sales letters into the wastebasket without reading them, and in some cases without even opening them. Unfortunately, other types of letters meet the same fate because they look like sales letters. In preparing the goodwill letter for mailing, one should make every effort to avoid the mass mailing appearance of a sales letter. The marks of the mass mailing are: (1) poor quality envelope, (2) address put on by machine, (3) metered mail imprint instead of postage stamp, (4) unsealed envelope, (5) an inside address which doesn't match the body, (6) an obviously processed letter, (7) a reproduced or rubber-stamped signature.

Note that four of the seven marks of a mass mailing concern the envelope. The reader's first impression is made when he picks up the envelope. Obviously, none of the seven matters brought under criticism in the above paragraph is considered desirable by anyone sending letters. Mass mailing is inexpensive mailing. Consider the expense of typing each address on an envelope of good quality paper, affixing a stamp, and sealing the envelope. Add to that the expense of typing each letter individually, and you can see why mass production methods are employed even at the risk of decreased readership.

The only solution to the problem of avoiding the appearance of a mass mailing is to employ the very best means of letter reproduction. When possible, write individual goodwill letters—an original letter to just one person. The cost will not run too high if such a letter is written at a time when both dictator and stenographer have a few minutes to spare.

#### Opportunities for Writing Goodwill Letters

Listed below are some of the most common situations giving rise to goodwill letters. It is not a complete list by far. The effect of a goodwill letter decreases with how frequently it is used. Hence the letter of Christmas greeting, which is fairly common, doesn't make the impression that a more unexpected letter would. Even

more effective than the types of letters listed below would be goodwill letters arising from the events in the business life of the reader and writer. Such letters would be more original and more individual than the relatively common ones given here.

The use of goodwill letters, however, is not so common as to render any type of letter trite or ordinary. Most people have never received more than one or two of the letters in the following list; consequently, any writer can set up a program of goodwill-building letters based on the following situations and feel confident that his readers will be pleasantly surprised when they get his letters.

### HOLIDAY GREETINGS

The most commonly used goodwill letters are sent out at the Christmas season bearing holiday greetings. A short, simple, honest greeting is best in this situation. An attempt to pursue the holiday theme is likely to degenerate into mawkish sentimentality. The chief danger, however, is that of being trite. Everyone says, "Merry Christmas and a Happy New Year." The goodwill-letter writer tries to say the same thing in slightly different words and without being flowery. Here is a very honest, original greeting:

Dear friend of Marshall Field & Company:

Years ago, Mr. Marshall Field used to greet each of his customer friends personally at the State and Washington door.

I wish I could do that today but, since there are many thousands more friends of Field's in 19-- than any one man could shake hands with, I'm writing instead to thank you for your friendship and the confidence you have shown in us.

As always, we face the coming year with determination to attend our duties more adequately, to better our service, and to widen our comprehension of your wishes. In addition, we shall endeavor to keep pace with the rapidly changing economic and marketing conditions and to interpret them to your advantage.

It is our hope that year 19-- will be a pleasant and successful one for you.<sup>18</sup>

<sup>18</sup> Reprinted by permission of Marshall Field & Company, Chicago, Illinois.

Only a very skillful writer dares to explore the deeper meaning of Christmas. It isn't easy to write about the religious significance of Christmas or the meaning of Christ's life, and it is especially difficult to do it in a business letter where preachiness would spell failure. Here is a masterpiece of writing, a letter which made a tremendously favorable impression and was widely copied:

Once each year it is customary to take inventory of all our assets. Here is a businessman's appraisal of what the holiday season means to him and we are passing it along as our Christmas Greeting to you.

#### JESUS OF NAZARETH

"Here is a man who was born in an obscure village, the child of a peasant woman. He grew up in another obscure village. He worked in a carpenter shop until He was thirty years of age, and then for three years He was an itinerant preacher. He never wrote a book. He never held an office. He never owned a home. He never had a family. He never went to college. He never put His foot inside a big city. He never traveled two hundred miles from the place where He was born. He never did one of the things that usually accompany greatness. He had no credentials but Himself. He had nothing to do with in this world except the naked power of His divine-manhood.

"While still a young man, the tide of public opinion turned against Him. His friends ran away. One of them denied Him. Another betrayed Him. He was turned over to His enemies. He went through the mockery of a trial. He was nailed upon the cross between two thieves. While he was dying His executioners gambled for the only piece of property He had on earth--and that was His coat. When He was dead, He was taken down and laid in a borrowed grave through the pity of a friend.

"Nineteen wide centuries have come and gone, and today He is the Centerpiece of the human race and the Leader of the column of progress.

"I am far within the mark when I say that all the armies that ever marched, and all the navies that were ever built, and all the parliaments that ever sat, and all the kings that ever reigned, put together, have not affected the life of man upon this earth as has that one solitary life."



May your Christmas be pleasant and the New Year bring the fulfillment of your fondest expectations.<sup>14</sup>

Holiday greetings need not be confined to the Christmas season. Since most greetings are sent at that time, it might very well be more effective to send greetings on another holiday which other writers are likely to ignore. Almost any special day on the calendar could serve as an occasion for a goodwill letter. Next to Christmas and New Year's, however, Thanksgiving seems to be the occasion on which goodwill letters are most frequently sent. Here is an example of a goodwill letter sent out just before Thanksgiving:

I read a very interesting article some time ago in The Reader's Digest about a chap who felt that November was a month of Thanksgiving...so he made it a habit to write a letter of appreciation every November to all of his friends who had ever done anything for him.

I like the idea so well that I'm swiping it and writing to all of my friends who are doing things for me.

If ever there was a chap to whom I'm grateful for his continued business, it's you...so please consider yourself thanked once again for your trailer order.

I want to extend my best wishes to you and yours for a happy Thanksgiving...and I hope that you, too, enjoy the season's best and have much to be grateful for.<sup>15</sup>

#### THANKS FOR PATRONAGE

A letter of thanks is always appropriate. The following two letters are good examples. The first was inspired by the difficulty of doing business under war and postwar conditions. Many companies used letters like this, and they served well to make people more patient with unavoidable shortcomings in the service they were getting:

Just the other day, a number of us here at Borden's were wondering if, in these difficult days, we seemed unappreciative of your patronage.

Like most businesses today, we often have a greater demand for many of our products than we can supply. Like so many

<sup>14</sup> Reprinted from "The Dartnell Source Book of Holiday Letters" by permission of The Dartnell Corporation, Chicago, Illinois.

<sup>15</sup> Reprinted by permission of Filmack Trailers, Chicago, Illinois.

other concerns, we have problems of transportation, manpower, Government limitations, and countless others. As a result, we have been unable to serve our customers as we would like to serve them.

Your patience and consideration despite these many difficulties have been most helpful to us. Loyal customers are, of course, the very foundation of our business.

We want to thank you most sincerely for your patronage and for the privilege of serving you. Our earnest desire is to continue to serve you to the very best of our ability.<sup>16</sup>

The second letter has been very useful to the hotel business. Such expressions of appreciation go far to ensure return visits from the guests who receive them:

Just a note to say that we enjoyed having you as our guest during your recent visit to St. Louis. Our entire personnel joins me in hoping that your stay here was a happy one and that you carried away pleasant memories of the Park Plaza and its service.

We wish to extend every courtesy to you, and if you would like to have the convenience of a credit card, just make a notation of the name of your bank at the foot of this letter and mail it back to me.

If you should ever have an opportunity to recommend the Park Plaza to friends who are coming this way, please do so with the secure knowledge that every effort will be made to make their visit enjoyable.

It will be a pleasure to see you and serve you again. Until then--our best wishes go with you.<sup>17</sup>

#### CONGRATULATIONS

Any significant anniversary or appropriate occasion can be used as a reason for writing a goodwill letter. Since these congratulatory letters are personal and individual, they make a very good impression on those who receive them.

*Business* The following letter congratulates a man on a business appointment and is typical of such letters:

We have recently learned of your appointment as Managing Secretary of the Urbana Association of Commerce, and wish

<sup>16</sup> Reprinted by permission of The Borden Company, Chicago Milk Division, Chicago, Illinois.

<sup>17</sup> Reprinted by permission of Park Plaza Hotel, St. Louis, Missouri.

to extend our congratulations to you. Your new position is one which affords unusual opportunity for useful and constructive work in your community.

As a member of the Chamber of Commerce of the United States, your organization is entitled to our various services which you will find outlined briefly in the enclosed folder, "Service to American Business."

Your organization and the National Chamber have a mutuality of interest -- and we hope that you will always feel free to call on this office, or on any of the Chamber's departments, whenever we can be of help to you in any way.

With all best wishes for your success,<sup>18</sup>

*Personal* Letters of congratulation on such occasions as marriage and the birth of a child are most likely to come from stores having an interest in selling house furnishings or baby equipment; consequently, they are likely to have a strong sales-promotion flavor to them. Free gifts, to be obtained at the store, are also customary in these situations. Following is a letter used to congratulate a family on the arrival of a baby:

We have just learned of the arrival of a new baby in your home and hasten to be among the first to congratulate you on this good fortune.

Realizing that baby's needs generally require special furniture, we are enclosing a booklet which may aid you in making selections. All the pieces illustrated are on display in our complete baby department.

We like to celebrate the arrival of a new baby among our friends by presenting a small gift and have laid one aside for you folks. Just ask for it the next time you are in the store.<sup>19</sup>

Which of the next two letters do you like better? Both congratulate a bride-to-be on the approaching marriage. Both were used by the same store.<sup>20</sup> The first one, on small note paper, was enclosed in a matching envelope bearing the inscription "Note to Bride-to-Be." The second, a processed letter, is more of a sales-promotion letter than a goodwill letter.

<sup>18</sup> Reprinted by permission of the Chamber of Commerce of the United States of America, Washington, D. C.

<sup>19</sup> Reprinted by permission of the Lillard-Getman Furniture Company, Champaign, Illinois.

<sup>20</sup> Reprinted by permission of F. K. Robeson Department Store, Champaign, Illinois.

Dear Miss Nicholson:

Best wishes to you and your future husband!

Robeson's invites you to call at our Bridal Bureau, second floor, to receive your Bride's Book and to register your gift preferences.

We know that you will enjoy this book for its information as well as its sentiment; and that your friends will be happy to give you gifts you really want.

Cordially,  
BRIDE'S SECRETARY  
Robeson's

\* \* \* \* \*

F. K. ROBESON DEPARTMENT STORE

Because we take a deep, personal interest in all the things that are important to Champaign-Urbana, we are taking the liberty of congratulating you upon your approaching marriage ...and may a lifetime of happiness be yours.

Many young married people have been coming to ROBESON'S for more than 68 years, for all their needs--furniture and home-furnishings for the new home, smart, stylish apparel for themselves, linens and bedding, foodstuffs, in fact, almost everything to make life more livable, more enjoyable. They have always found that their budgeted allowance for these things always goes farther.

We hope that you, too, will come in and bring along your future husband. And, if you are interested--as we hope you will be--in joining our large and growing family of customers, we'll be more than glad to serve you.

Please feel that you are always welcome at ROBESON'S--whether you've come to buy or browse around the store and just "look."

Cordially yours,  
Bride's Advisor

P.S. We have a beautiful booklet called "The Bride's Book." We're saving one for you because it's a book we think you'll like to keep. It contains much useful information, also several pages for records of your wedding guests, your gifts, your showers and many other items you will treasure for years to come.

We want you to stop in and ask for your copy. It is FREE and there's no obligation.

**WELCOMING NEWCOMERS AND NEW CUSTOMERS**

Some very fine goodwill letters are written to newcomers, welcoming them to the town (and incidentally to the store), and to new customers, thanking them for their initial purchases. Naturally, the sales-promotion element can be found in most of these letters, but not always. In the first of the following letters, for example, there is no need for selling, but think how the attitude of the public toward local transportation systems would improve if more letters like this one were sent out:

We are writing to express our company's appreciation in having you as one of its customers and to extend to you a cordial welcome to Birmingham.

As an introduction to our transportation system, we enclose a few streetcar and bus tickets, which are presented to you with our company's compliments.

We hope that you will call on us at any time that we can be of assistance to you, and that you will feel free to offer constructive criticism looking to improvement of our service. A phone call to me at 3-3134 will have my prompt and personal attention.<sup>21</sup>

Cordially yours,  
H. E. Cox

Another opportunity to build goodwill is present when a customer makes his first purchase of a product. When the product is expensive and is expected to last a long time, a letter showing continued interest in the performance of the product is a strong goodwill builder. Compare the next two letters which fall into this classification:

We are pleased to learn that you have purchased a new Ford car. Thank you for your patronage and may you have many thousands of miles of pleasant motoring.

Our interest in your new car naturally goes beyond its delivery to you. We built it of the finest quality materials throughout, and more than 40 years of automobile engineering experience went into its design and construction.

Like any fine piece of machinery, however, your new Ford will need periodic lubrication and inspection to be at its best. That's where your Ford Dealer comes in. No one

<sup>21</sup> Reprinted by permission of The Dartnell Corporation, Chicago, Illinois.

knows, better than he, how to give these services. He has special equipment to do the job correctly and is personally interested in the satisfactory operation of your car. We suggest that you depend upon him to keep your Ford in prime condition.

Thank you for your confidence and patronage.<sup>22</sup>

\* \* \* \* \*

We have received notice from ....., the Stinson distributor at ....., that you have taken delivery of a new Stinson Voyager. We are happy to know that you are a Stinson owner and flier, and we wish you many years of pleasant and profitable air travel.

As a token of our appreciation, we are sending you a Stinson Pilot's Log in which you can record your flying hours. In the front of the book is a page of information about the company which manufactured your plane, and in the back are two cards which we wish you would fill out and return to us.

We will be grateful if you will return Card No. 1, giving your comments and suggestions about the Voyager, after you have flown the plane for 90 days. Upon receiving this return card, we will send you a Stinson navigational computer. The other card is included so that you can send us the names of any of your friends who are interested in having a plane like yours. If you care to do this, we will arrange demonstrations for them.

You have probably noticed that no engine or aircraft log books were delivered with your airplane. These are no longer required by the C.A.A. for aircraft with recording tachometers. We thank you for choosing a Stinson for your airplane, and if at any time we can be of assistance please let us know.<sup>23</sup>

Two widely different examples of the "welcoming" goodwill letter follow:

Thank you very much for becoming a Borden Customer, and by so doing, giving us the opportunity of proving how personal, earnest, and courteous milk delivery service can be.

Your Borden Service Man, whose pleasure it is to serve you, also thanks you, because he is more than an employee. He is

<sup>22</sup> Reprinted by permission of Ford Motor Company, Dearborn, Michigan.

<sup>23</sup> Reprinted by permission of Stinson Division of Consolidated Vultee Aircraft Corporation, Wayne, Michigan.

really in a little dairy business of his own, for his earnings depend upon how much you and his other customers buy from him.

You, as a Borden Customer, create new responsibilities for all of us; we now have one more family to please--to watch our quality for--by being forever vigilant in maintaining good service and constantly high quality dairy products.

You may count on us to make the most of the opportunity of having you as a customer, and we invite you to give us any suggestions that will allow us to serve you better.<sup>24</sup>

\* \* \* \* \*

#### TO OUR STOCKHOLDERS:

In our letter welcoming you as a stockholder of Electronic Laboratories, we said that we would send you, from time to time, items of information in regard to your company.

Mr. Brailsford, of Brailsford & Company, Chicago, one of our underwriters, suggested to us that our stockholders might be interested in receiving our Company paper, The Electronic Beacon, published by and for the employees of Electronic Laboratories.

We are therefore going to send The Beacon to our stockholders each quarter so that they may have some opportunity of getting to know the men and women who make up Electronic Laboratories, and who are the life blood of the business.

You will find enclosed the Christmas issue of The Beacon. We hope to send you another copy for March, June and September as they are published.

We hope that you enjoy our little publication, and that it will serve to make you better acquainted with us.<sup>25</sup>

#### INVITATIONS TO SPECIAL EVENTS

Special events may be a form of sales promotion or another way of building goodwill. Here is a letter inviting the reader to an open house designed to increase goodwill:

We want you to see our new bakery and become better acquainted with our organization. At the same time, you can

<sup>24</sup> Reprinted by permission of The Borden Company, Chicago Milk Division, Chicago, Illinois.

<sup>25</sup> Reprinted by permission of the Electronics Laboratories, Inc., Indianapolis, Indiana.

Join with us in a bit of good time over the winning of the National Silver Trophy in the Better Bread contest.

To do this, we are holding open house for our customers and their families on Tuesday and Wednesday, March 26 and 27, from 6:30 P.M. to 11:30 P.M. Ours is one of the modern and well-equipped plants and will be in full operation for your inspection. We hope you, your clerks, and your families will plan to come and spend an evening with us. Refreshments, entertainment, and good music for dancing will be provided.

Each one of our employees is looking forward to welcoming you and will take pride in showing and explaining each step in the manufacturing of our finished products.

Very truly yours,

P.S. Remember--We'll be looking for you either Tuesday or Wednesday evening sure.<sup>20</sup>

#### SPECIAL OCCASION LETTERS

Under this heading could come many goodwill letters if the writer were alert to all the opportunities which such occasions as store anniversaries present. Most companies, when passing a significant milestone in their corporate life, take advantage of the occasion to tell their customers about it. Here is such a letter:

This is a warm-hearted greeting on a memorable occasion in the life of this store...our 50th anniversary...and we can't let it pass without a sincere word of thanks to you and thousands of our other good friends whose loyalty and encouragement have meant so much to us.

For fifty years we've striven to secure the good will and satisfaction of every customer...

To create a personality that will be known for its friendliness...to arrange and co-ordinate all activities to the end of winning your confidence and meriting it...

This is the LEWIS ideal that is being impressed more and more indelibly in the coming years upon the character of this business...and right here and now we re-dedicate ourselves to the ideal of operating a better store for you and all the people of Central Illinois.

Thanks again for your loyalty and support.<sup>27</sup>

<sup>20</sup> Reprinted by permission of Purity Baking Company, Champaign, Illinois.

<sup>27</sup> Reprinted by permission of W. Lewis and Co., Champaign, Illinois.



**APPEALS TO LOST CUSTOMERS**

The winning back of lost customers is a job usually given to the credit department, which has the records of credit purchases. Letters to reactivate accounts are discussed in Chapter xvi on credit letters. Yet it is quite possible, if records are available, to write to lost customers who are not credit customers. Usually this letter asks for some explanation, a reason for ceasing to buy. It should not reflect anxiety over the lost business. Too many such letters wail so loudly that one would think the existence of the business depended on the trade of one customer.

It is sufficient to let the customer know that you are aware of the situation, that you would like to see him again, that you would like to know why he has stopped buying. The element of resale can be included in such a letter, but not to the extent that it makes this a sales letter instead of a goodwill letter. This letter was very easy to answer:

In checking our records we find that you have stopped trading with us.

We want your business and would like you to come back with us.

There must have been a reason for your change; and in order for us to better manage our business, we should appreciate your advising us why. Just make a check mark or a note on this letter and return it in the enclosed envelope. No postage is required by you.

Better price

Poor service

Spilled oil

Damaged property

Discourteous office

Discourteous drivers

Moved

Someone solicited

your business:

Neighbor

Friend

Relative<sup>28</sup>

**USING THESE IDEAS IN OTHER LETTERS**

A sincere expression of goodwill adds a friendly touch to any letter. It may be an offer of unexpected service or merely a reassurance of continued interest in the reader's problems. This goodwill element is particularly valuable in routine letters which are likely

<sup>28</sup> Reprinted by permission of the Rackliffe Oil Company, New Britain, Connecticut.

to suffer from dullness of content. It lifts a letter out of the ordinary, as in the following example. Note in this letter that the actual business-transacting message is contained in the first paragraph. The second paragraph is not necessary from the point of view of essential content, but see how much it adds to the friendliness of the letter. Because of it a routine "thank you" becomes a goodwill-building letter.

Yours is one of the nicest orders we have received in a long time, and we cannot refrain from pausing long enough in this busy day to tell you how much we appreciate receiving it.

We want you to know, also, that we are grateful for the friendly courtesies you have extended our representative, Mr. Burns, in his efforts to solicit this business, and assure you that everything will be done at the factory to follow through on his delivery promise of ten weeks.

Again we say "thanks" for your consideration, and we shall try to make the service warrant another order of equal proportion from you.<sup>20</sup>

## Class Projects

1. Write a paragraph supporting the argument that goodwill letters—"the letters that you don't have to write"—are not a luxury in business but actually a sound investment. Mention the effect they have upon the customer and show that they substitute in some measure for the "old-time personal relationship" which formerly existed between seller and buyer.
2. The surprise effect of goodwill letters makes them linger in the customer's mind. Also, the pleasure of being recognized and remembered accounts for part of their impact. List eight circumstances around which a goodwill letter could be built. (1) Outline briefly the background; (2) tell what the message of the letter would be; (3) tell who would receive the mailing; (4) explain the timing of the mailing.
3. Write an opening paragraph for the following letters. Keep in mind that a sales letter is not going to follow and that the successful opening grows out of the central idea of the letter.
  - a. A letter to persons who have purchased a new car from an automobile agency within the last two weeks. The purpose of the

<sup>20</sup> Reprinted by permission of The Dartnell Corporation, Chicago, Illinois.

- letter is to get them to use the free inspection service of the garage to keep their car (a fine mechanism) operating many worry-free miles, inasmuch as your mechanics are specialists. Of course, you can base the message upon pride in ownership and the desire of the owner to have new car performance extended indefinitely.
- b. Letter from jewelry store to young married couple on their first anniversary. This is merely a congratulation, though it will advertise. The mailing list is obtained from your records of wedding gift purchases.
  - c. Letter from credit department of furniture store to patrons who have completed deferred payments (all as scheduled) on some large purchase such as a refrigerator or suite of furniture. The main purpose is to thank the customer for his patronage, but in view of his fine payment record he is invited to make use of the convenient payment plan for his future needs. Mention of other household needs may be made, but no specific sale solicited.
  - d. Letter to high-school-age girls who are regular patrons of your Teen Shoppe and whose names are available through the family charge account, offering a "pin up" album of photographs of currently popular orchestra leaders. No strings are attached; this is merely a goodwill gesture of the store.
  - e. Letter from "Sunrise Canyon Lodge in the Heart of the Rockies" at Christmas to guests of the past summer season.
4. Write an appropriate closing paragraph for each of the projected letters described in Project 3. Keep them fresh and avoid the sales letter "impulse to action" tone.
  5. Discuss the ways in which goodwill letters should be distinguished in appearance from sales letters to assure their proper reception. In your answer give particular attention to the preparation of the envelope for mailing.

## Letter Problems

1. The training of insurance salesmen lays great stress upon the value of building goodwill with policyholders as the groundwork for renewal and added policy sales. Since insurance salesmen have access to personal information regarding a client, they are in a good position to write him congratulatory letters. Assume you are the head of a successful insurance agency. Prepare a letter to be used for the next twelve months as birthday congratulations to your male clients between the ages of 21 and 45. This form will be individually typed and personalized. Keep it short and don't gush.

2. Since each fall brings new faculty families to a university town, the merchants in these communities are usually on the alert for these new sources of business. Furthermore, college authorities like to coöperate in supplying to established business men the names and addresses of the new faculty members.

Write a letter to be sent to the wives of new faculty members from a medium-size department store welcoming the newcomers, advertising the store, soliciting patronage, and offering to arrange a charge account.

In addition to the usual departments you have the following special features and advantages: spacious and well-appointed lounge and rest rooms on the mezzanine, nursery on the third floor, fountain luncheonette on main floor, private parking lot free to customers, and Food Mart in basement which is actually a "supermarket" handling staples and fancy groceries and offering daily delivery service.

The store, family owned and operated, is a "pioneer" establishment with seventy-one years of service to the community. The letter is signed by Ralph Henry Eaton, Jr., president. The store slogan appearing on its wrapping paper, on the letterhead, and in newspaper advertising is: "The longer people live in this community, the more they trade at Eaton's."

3. Certain restaurants in Boston, New York, New Orleans, and San Francisco have become so well known to Americans that they are practically national shrines. Tourists often like to take away the menu as a souvenir of their visit to such famous places. Moreover, some want menus for their friends. Realizing the advertising and goodwill value of giving away menus, in spite of the expense, one restaurant manager places a card on each table announcing that the customer is welcome to take the menu with him and that if he wants one mailed to a friend with his compliments the house will oblige. The card contains space for name and address of both the sender and his friend. Thus the restaurant accumulates a valuable mailing list.
  - a. Write the letter to be sent with the complimentary menu as a sort of "covering letter." Be sure to mention the person(s) who requested the menu to be sent.
  - b. To a mailing list of patrons during the past year, obtained from your fill-in cards, you plan to send a Christmas greeting letter on appropriate seasonal letterhead. Write a short, simple, and warm message of greeting.

4. A sale is not really completed until the customer has received the merchandise and is satisfied with its use or service. "Follow through" is just as important in merchandising as in golf. The company which inquires about satisfaction with a product not only surprises the customer pleasantly but paves the way for ironing out further difficulties (if there should be any) before they grow into major complaints. As the proprietor of a very successful sporting goods business, you have established the practice of writing follow-ups when new customers make their first order.

George D. Ripari, coach of the South Haven High School, has purchased three dozen basketball uniforms (white jerseys and purple trunks made of rayon). His team has played and won its first game of the season approximately ten days after you delivered the uniforms. Write a letter mainly to inquire whether the uniforms are satisfactory, but taking occasion to congratulate the coach and his team on the victory.

5. The state medical association is to hold its biennial convention in your city April 11-15. Approximately one thousand physicians and surgeons are expected to attend. The general manager of the American Pharmaceutical Company branch plant, located in your city, has decided to hold "open house" for the doctors and their wives one afternoon and evening of the convention, say, Wednesday, April 12.

This plant is a model in pharmaceutical manufacture, with the latest equipment, extensive research laboratories, white tile and glass brick construction throughout, and, of course, air conditioning. The program of events includes transportation to and from the headquarters hotel in chartered busses; conducted tours through the plant commencing every half-hour from 2:30 to 9:30 P.M.; the showing of a private film made by your drug-seeking expedition through Brazil and Venezuela, shown four times in your plant auditorium at 3:00, 5:00, 7:00, and 9:00 P.M., and lasting forty minutes (of course, you'll throw in a "Bugs Bunny" or two); and a buffet supper served in the company cafeteria 5-8 P.M. Write the invitational letter. It is now April 1.

6. As a result of the numerous radio programs in which advertisers sponsor contests with attractive prizes, awards, and premiums, housewives are always on the alert for opportunities to obtain bargains or free merchandise. Manufacturers of nationally advertised products receive many unsolicited suggestions from radio listeners who hope to get cash bonuses or sample products in return for their ideas. Unfortunately, most of these have to be turned down either because they are not practicable or because there are too many of them.

Mrs. Sarah Hansen of Red Cloud, Minnesota, has suggested to the Universal Milk Company of Chicago that they add to their line of condensed milk, canned sour milk for cooking purposes. As a reward for her "valuable" suggestion she feels she should receive a Daisy orange juicer, which is the award to winners of the "U Name It" radio program sponsored five mornings a week by the Universal Company.

Mrs. Hansen's letter has been referred to the assistant advertising manager for an answer. Write this answer, keeping in mind that the goodwill of the housewife must be retained though her suggestion cannot be used. Although there would be a market for canned sour milk, this substance cannot be sealed in a metal container because of a harmful chemical reaction with the lining of the can. Let her know your company appreciates the interest which prompted her to write, and use the opportunity to boost your other products.

7. As manager of the Hotel Columbian in Biloxi, Mississippi, you have a policy of mailing a letter of thanks to all persons who have recently been your guests for the first time. You feel that it is as important in the hotel business as in golf to "follow through" and assure your patrons of your appreciation and your desire to serve them to their complete satisfaction. You are aware that valuable word-of-mouth advertising can come from pleasing your patrons with an unexpected letter. Address this letter to Mr. and Mrs. Bernard I. Atherton, 1529 Ronald Ave., Red Oak, Iowa, who have just spent a week with you. Letters of this type often invite suggestions for improved service as a means of heightening the "you" attitude.

## *Chapter XVI Dynamic Credit Letters: I*

What Credit Is	Functions of a Credit Sales Manager
Classes of Credit	Preventing Losses
The Foundation of Credit	Increasing Sales Volume
Character	Duties of a Credit Sales Manager
Capacity	Securing Credit Information
Capital	Accepting a Customer's Credit
Condition	Declining a Customer's Credit
Importance of Credit	Controlling the Account
Credit Problems of Reconversion	Keeping Credit Customers
Period	Reactivating Credit Accounts
Qualifications of Credit Executives	Getting New Credit Customers
	Six Points about Credit Letters

At the end of 1941, a year affected little by the government controls of World War II, total consumer credit outstanding was \$9,499 million. Credit authorities predicted that sales during the 40's would top ten billions. Since American business moves on credit all through the processing of raw materials by the manufacturer to the assembled and packaged products which the consumer buys from the retailer, and since approximately 86 per cent of both wholesale and retail sales are made on credit, the immensity of the volume of credit in the late 40's staggers the imagination. The total volume of business, both wholesale and retail, done on credit, is of significance to a credit-letter correspondent because it helps him to grasp the fact that he has an important responsibility in making his own letters effective.

### **What Credit Is**

In its commonly understood business use, credit may be defined as the power to secure economic goods or services in return for a promised equivalent payable at a future time. Although the equivalent may be commodities or services, credit obligations are paid usually by money or credits of general acceptability which serve as

money. Viewed thus, credit may be something potential or realized, that part which has been used becoming a debt, while the unutilized portion constitutes the residue of power up to the limit which is placed upon it by creditors or would-be creditors. If we accept the foregoing definition of credit, we are incorrect when we say, "The merchant, the manufacturer, or the banker gives or does not give credit to John Q. Public." Consistency requires that we say: "The merchant, the manufacturer, or the banker does or does not accept John Q. Public's credit." As Professor Beckman explains:

It is the prospective buyer who gives or offers his credit in exchange for the merchandise purchased or services obtained. The seller may accept or reject this intangible commodity, depending upon whether or not, in his opinion, the buyer possesses the willingness and ability to redeem his promise at maturity. It is said that, in practice, credit is stood on its head when sellers on time are referred to as credit grantors; but, since it is difficult to inaugurate changes of this nature successfully, the practical application of the term is generally adopted. It seems, however, that it is possible to reconcile the practical usage with the definition laid down, by thinking of the seller as granting the buyer permission to use his purchasing power as represented by his ability and willingness to pay at a future time.<sup>1</sup>

Credit, then, as used in this chapter, is, from the point of view of the seller, simply confidence that a buyer will be willing and able to pay his bills when they become due. The seller gives evidence of his confidence by lending merchandise to the buyer. From the point of view of the buyer, "credit is the power to obtain goods or services by giving a promise to pay money on demand at a specified date in the future."

## Classes of Credit

Credit classified according to use has five major divisions: (1) mercantile, (2) retail, (3) banking, (4) investment, and (5) public credit. The definition of each contributes something to the credit concept:

1. *Mercantile or wholesale credit* is the credit one firm extends to another when goods are sold for the purpose of resale.

<sup>1</sup> By permission from *Credits and Collections In Theory and Practice*, by T. N. Beckman. Copyrighted 1939 by McGraw-Hill Book Company, Inc., p. 4.



2. *Retail credit* (sometimes called personal or consumers' credit) is the credit the merchant extends to an individual or family when he sells goods to them for consumption.
3. *Bank credit* is the credit which has to do with the issuing or lending of money.
4. *Investment credit* is the credit which provides capital for the purchase of land, buildings, machinery, and other equipment, money for which is usually supplied not by commercial banks, but by the funds of the owners of the business or by outsiders.
5. *Public credit* is the credit which a nation, a state, a city, or a municipality uses in financing the costs of government, public welfare, public works, etc.

This text confines its discussion to mercantile credit and retail credit, the classes with which the greatest number of college students and college graduates need to be familiar.

Although alike in some respects, mercantile credit and retail credit differ in others. The transactions giving rise to the former are on a much more extensive scale than those giving rise to the latter. Mercantile credit involves the transfer of goods for the purpose of exchange and the making of a profit, rather than the transfer of goods for the purpose of consumption. The result is a more highly developed and sensitive system. Mercantile credit is necessary to the manufacturer, the jobber, the wholesaler, and the retailer. The manufacturer buys raw materials and needs credit until the form of these raw materials has been changed, the product in the new form has been sold, and the price charged for it paid by the wholesaler. The wholesaler, in turn, needs credit until the retailer pays; and the retailer, until the ultimate consumer pays. The main function of mercantile credit is to facilitate the exchange of goods from the producer, the manufacturer, the wholesaler, and the retailer to the consumer; and it is needed for only 30, 60, 90, 120 days—the time requisite to make a turnover of goods purchased.

Retail credit, on the other hand, is needed by a customer to make convenient the supplying of his wants until he receives his periodical pay. He usually has wealth in the form of household goods, bonds, stocks, real estate, with which to supply his needs, but it is in such forms as to make it inadvisable to draw upon it for temporary purposes. He uses this wealth to buy the confidence of merchants and to make them willing to supply his needs without being paid

immediately. Or he uses the fact that he is regularly employed in a reputable firm as a means of gaining confidence in his ability and willingness to pay the debts he incurs.

## The Foundation of Credit

From the credit sales manager's point of view, the granting of credit to a customer is loaning merchandise to him, which is money. He bases his decision about accepting an individual's credit on what are known as the three C's: character, capacity, and capital. To these should be added a fourth C, *condition*, because, as merchants and people generally learned during the depression years of the 30's, and the war and reconversion years of the 40's, customers' credit, or power to pay, depends not only upon their capital, capacity, and character, but also upon outside conditions which affect their finances. Crop failures and low prices affect the farmers' credit; strikes and stagnation in an industry affect every employee in the industry. "The speed with which you move in a certain direction while you are on a train, for example," remarks one credit authority, "depends both upon the speed of the train and upon your own speed as you move through the cars. So your credit depends upon you and on your own business conditions."

### CHARACTER

What is meant by character as a basis for credit? In general, it connotes industry, honesty, balance, good traits for which the individual in question is known. To these qualities should be added high intelligence and strong will power. "Integrity, obedience to law, clean living, loyalty are qualities of character which should be investigated," advises Albert F. Chapin. "Learn, if possible," he says, "how good a man's word is, his personal habits, his manner of living, his amusement, his environment, and his business code of ethics."<sup>2</sup>

For a fuller explanation of the term and its importance to success, we may turn to canon 13 in the code of ethics enunciated by the National Association of Credit Men.

<sup>2</sup> By permission from *Credit and Collection Principles and Practices*, Fourth Edition, by Albert F. Chapin. Copyrighted, 1941, by McGraw-Hill Book Company, Inc., p. 165.

**Canon No. 13:**

Permanent success cannot be divorced from character.

Character is indestructible as a granite boulder against which waves of circumstances beat in vain.

Character does not cringe or falter before difficulties.

Character cannot lie nor deceive under temptation.

Character cannot withhold that which belongs to another, though secretiveness may not be difficult.

Character is the guarantee of justice and fairness in all personal relations.

Therefore, the debtor who does not redeem his credit to the point of exhaustion, who when embarrassed or insolvent does not give to his creditors all that is theirs, who retains for himself something which is not his, is unethical and deficient in character, the most important element of the credit relation.

**CAPACITY**

Capacity connotes enough experience and knowledge in a particular business or industry to develop judgment, ability, and resourcefulness in meeting its exigencies. In judging another's capacity, a credit executive might ask such questions as:

- |                                   |                                 |
|-----------------------------------|---------------------------------|
| 1. Does he have good mentality?   | 6. Has he energy?               |
| 2. Has he a good physique?        | 7. Is he aggressive?            |
| 3. Has he capacity for hard work? | 8. Is he ambitious?             |
| 4. Is he experienced?             | 9. Is he shrewd?                |
| 5. What is his age?               | 10. Does he have good judgment? |

Other attributes which capacity connotes are: executive ability, general education, and training.

**CAPITAL**

Capital connotes tangible assets: cash, real estate, stocks, bonds, household furniture, farm machinery. The big question to answer in examining a man's capital is: What is the condition of his bank account? Or how much money can he command in a time of adversity? A second question is: Will the bank on which he depends lend money as needed, and will it give the individual "a clean bill of health"? Credit men want to know not only the extent of the

credit applicant's capital but also whether or not it was acquired by inheritance or through the successful operation of his affairs. If a man pays his debts from inherited capital, he is less likely to continue to be a good credit risk than if he pays from capital earned by himself.

In deciding whether or not to accept an individual as a credit risk, the credit executive often gives more attention to the capital factor than to the character and capacity factors. The explanation is that capital is a tangible factor with dollars as a unit of measurement, while character and capacity are intangible.

#### CONDITION

The condition of business, although not a characteristic of the credit applicant, helps to determine the credit decision. Every person who becomes a good credit risk masters certain external factors as well as internal. First, he must adjust his finances to business cycles; second, to recurring seasonal activities; third, to the trend of the industry and status of the business which he operates or by which he is employed. At times, a credit applicant is swimming upstream because of business conditions, and at such times he needs to be firm in purpose, to keep his credit good, to be resourceful in the management of his business and personal affairs, and to have command of adequate capital. A man who in bad times qualifies in character, capacity, and capital becomes a gilt-edge risk in good times.

#### Importance of Credit

Credit wields a mighty force in modern business activities, and every person who buys or sells on credit sooner or later learns its power.

Its importance is derived partly from its volume—from the extent to which it is used in modern business transactions—and partly from the function it performs. Credit authorities estimate that 90 to 95 per cent of wholesale business is done on credit in normal times; and 60 to 65 per cent of retail business.

Credit's greatest service to society at large is that it is a substitute for metallic money or commodities as a medium of exchange. In performing this service, it obviates the costs, risks, and inconvenience of transporting gold, silver, copper from one place to another, some-

times over great distances. Without credit facilities, business volume would be but a small part of what it is today.

It is out of the need for credit as a medium of exchange, then, that a part of the importance of credit arises. Its volume depends partly on this need and partly on the certainty of payment being realized. The better established the means of gathering credit information and the better the laws and the judiciary system of the country, the more universal the use of credit. So successfully have businesses in the United States been run on credit that losses are as small as one half of one per cent.

Credit permits business to operate on a much smaller capital than would be possible were all transactions on a cash basis. Legitimate credit may increase the volume of business by no less than 80 per cent. With credit, one increases his purchases and pays for them out of what he receives when he resells. A manufacturer may enlarge or curtail his volume of production by borrowing capital commensurable with business activity.

Credit performs several other major functions for society at large and general minor functions. It makes idle funds useful for business purposes. Individuals put savings into banks; banks lend them to enterprising people for production of goods with its consequent employment of people.

Capital becomes more productive when invested in bonds. The investor in bonds lends his capital to the issuing corporation, which promises to repay a proportional equity to him at a future time in accordance with terms of a specific agreement. This function of credit leads to the growth of large-scale enterprises such as the motor industry, the steel industry, aviation, etc. In the United States it has resulted in specialized industries which through competition have been able to give us a greater variety and better quality of products at lower prices than existed when enterprise was on a small scale.

### Credit Problems of Reconversion Period

An understanding of some important credit problems of the reconversion period will help the reader to understand the functions which the credit sales manager is performing currently. As always, one of his most important credit problems is intelligently applying the four *C's*—character, capacity, capital and condition—in making a

specific credit decision. If he does this, he assures for his firm a maximum of credit sales and a minimum of credit losses. While Regulation W, which necessitated customers' paying all bills in accordance with credit terms or having their charge accounts canceled, was in effect, collections increased; a large sum was saved in working capital; ultimate charge-offs were reduced. While whole families were employed in war production, cash buying of luxury articles, formerly out of their reach, became the practice until the volume of credit sales dropped to 30 per cent.

By the beginning of 1946, the reconversion was far enough along for credit executives to see a rapidly changing picture. Workers in war industry were shifting to permanent centers or original homes. Changes in economic status of these workers, newly accustomed to higher standards of living, did not permit them to continue to maintain these standards. Unwilling to recognize this fact, they became credit applicants. Some discharged servicemen and women eager to rehabilitate themselves, to establish homes and to rear families, or to continue their education presented little except character and capacity as credit applicants.

All credit executives faced more extensive competition for business and the necessity of building credit volume to prewar level or above as a means of establishing regular customers for the years ahead. Confronted with such reconversion conditions, credit executives agreed that there was a job of credit sales promotion. "Credit men," they said, "must return to being sales builders or become sales builders. They must retain the goodwill and patronage of their charge customers; they must reactivate accounts not being used; and they must solicit new charge accounts regularly, persistently, and intelligently."

### Qualifications of Credit Executives

A list of the inherent qualities which should characterize a good credit executive, as well as those which he needs to acquire through education and experience, seems to call for a superman. First, he needs to be highly intelligent and ethical. Unless he understands the effects of his credit activities upon his firm and upon society, and is conscientious about them, he can bring disaster upon his firm and help to bring it upon society. Other inherent qualities are a resourceful and an analytical mind, studious disposition, thorough-

ness, patience, alertness, firmness, good balance, humor, sympathetic understanding of human nature, good judgment, common sense, good memory, and tact.

He needs to be more optimistic than pessimistic. Through education, formal or otherwise, he needs, for practical purposes, to acquire a knowledge of credit and collection theory and practice, economics, accountancy, statistical methods, commercial law, finance, organization and management, marketing, salesmanship. He needs to understand American business, its history, its conditions, and its trends. For practical purposes, also, as well as for the sake of his standing in his profession, he needs a knowledge of psychology, of logic, and a good command of English both oral and written. He should have complete mastery of tactful expression and subtle suggestion.

In summary, the credit executive needs the inherent qualities, the education, the training, and the experience which qualify him to be a key man in the retailer's public relations.

## Functions of a Credit Sales Manager

A survey of the problem which the manager of credit sales is facing, at present, indicates that he performs many functions in carrying out the responsibility of his office. One function is primary—to help the firm which employs him to make reasonable profits—and all other functions are subsidiary to this main function.

In making a profit, the credit executive attempts a double objective: keeping losses to a minimum and increasing sales to a maximum. Buyers seem to think he overemphasizes the keeping of losses to a minimum because they speak of him as "poker-faced," "gimlet-eyed," and "stone-hearted."

### PREVENTING LOSSES

As the first step to prevent losses, the credit executive must use the utmost care in accepting an applicant for credit as a charge account customer. He needs to get full information from the applicant, from his employer, from his bank, from a credit bureau; and he must analyze such information carefully in the light of his experience and training. He must not accept an applicant's credit if the applicant is incompetent. If he accepts the applicant's credit, he should be alert to conditions that later may affect his credit as a

customer. He must see that the customer buys within the credit limit agreed upon or that he gets from the customer information that justifies his accepting a revised credit limit.

In keeping down losses, the credit executive has all the responsibility of collecting from customers who do not pay according to terms, or he shares this with an executive who heads collection. The reader may anticipate a fuller discussion of collections as a means of preventing losses in Chapter XVIII on collections.

#### INCREASING SALES VOLUME

In increasing sales volume, the credit executive cooperates closely with the sales manager and his representative in the selling of merchandise, prices, and services. From the salesmen, he often procures valuable information, since they have personal contacts with buyers and get firsthand information. He must work with the salesmen in getting new credit customers, in retaining those he has, and in winning back those temporarily not using their credit accounts. The progressive credit executive seeks constantly to expand sales not only through a sound and constructive credit policy, but also through a wise application of this policy.

The credit executive, in his credit relationship with applicants for credit and customers, must build goodwill. He must deal with people as they are—egotistical, emotional, pleasure-loving, unthinking, and so on—and not as he wishes them to be. He must please them by a friendly smile, by his consideration, by his genuine interest in them. And he must command their respect by the justice of his dealings, the strength of his character, and the firmness of his manner. So good is the credit executive's opportunity to cement customers' friendships to a firm that leaders in the profession are inducing the credit executive to think of himself as a public relations officer or specifically a customer relations officer of the firm.

#### Duties of a Credit Sales Manager

##### SECURING CREDIT INFORMATION

Customers vary in the way they offer credit or imply that they want credit. One man may write a letter to the credit executive offering credit; another may accompany a written order with an offer of credit; a third may send an order implying that he expects what he has ordered to be charged; and a fourth may offer credit



calling on the credit executive or a representative in the credit department office. The credit executive may invite a cash customer whose credit he knows to be good to become a credit customer.

If the buyer takes the initiative in establishing credit relations, the credit executive needs enough information about the applicant's character, capacity, and capital to permit him to appraise the applicant as a credit risk. To get this information, he will query his local credit bureau to see if the record of the person applying is on file at the bureau. If credit files do not yield the desired information, he will interview the applicant personally, record the information, and ask the applicant to sign it, or he will ask the applicant to give the desired information on a prepared credit application blank.

If he is a member of a credit bureau in such cities as New York, Chicago, St. Louis, Minneapolis, he has access to many different kinds of reports. The Credit Bureau of Greater New York, Inc., lists fifteen, among which are residence check, employment check, real estate check. Of these, two are explained to give a good idea of a credit bureau's service:

1. The credit executive secures a telephone report by calling the credit bureau for information (the largest stores query by telautograph). The credit bureau checks the applicant's name and address against its files. The New York Bureau lists five million names. The report shows: customer's position, business, firm name, and address. This report shows what New York accounts the customer has had in the past, how large the accounts were, the length of time he took to pay, whether there are remarks on date of past sales, how much is still owing, etc. This type of report is valuable "when an impetuous buyer wants to open an account, charge something then and there, and carry it home with him."
2. The special report is a complete investigation of the residence, employment, bank, personal references, and other sources of information including all paying habits as contained in the Trade Clearance News—newspaper clippings, judgments, suits, bankruptcies, and other items. Rush reports may be obtained from out-of-town bureaus by a member's paying the telephone or telegraph charges plus 25 cents.

The Credit Bureau of Greater New York advertises its objectives as follows:

1. To help people establish good credit
2. To enable their members to select profitable accounts

3. To enable members to reject unprofitable accounts
4. To reduce bad debt losses to a minimum
5. To render service and reduce cost

"The Credit Bureau system," says the literature, "is like a bank account where you deposit your information and take out the experience of others in the form of high dividends on your original investment."

If the credit information is procured by personal interview, the credit executive must bear in mind that people are sensitive about their credit. The credit executive is talking about something vital and personal, something in which the applicant takes pride or for which he apologizes. Unlike the credit executive in a wholesale firm, the retail man talks to the applicant, not to his representative. The retail credit executive must secure information without incurring the buyer's displeasure. Because this is probably the customer's initial contact with an executive of the firm, he is likely to form vivid and lasting impressions boding good or ill for the firm's future dealings; and he passes these impressions, especially the unfavorable ones, on to his relatives and friends. One credit executive says: "It is my contention that basically store courtesy depends at least 80 per cent on the credit department." The credit executive's treatment of the buyer determines what the buyer thinks of the firm.

In the personal interview, the credit executive requests the same information as is asked for on the credit application blank: date, name, (Mr., Mrs., Miss), address, former address, occupation or business, bank, checking and/or savings account, in case of husband and wife, who is to use the charge account, names of firms with which the applicant has had charge accounts, amount of credit desired, any explanatory remarks, and signature. The application-for-credit blank on page 562, used by Foley Brothers, Houston, Texas, indicates what information credit executives want, and these forms make it easy for applicants to supply this information.

If the customer applies for credit by letter or telephone, the credit executive will send a letter requesting credit information and enclosing a blank to be filled out by the applicant. The applicant's request gives the credit executive his first opportunity to show the customer whether he is the barking watch-dog type of credit executive or the newer type of public-relations credit executive motivated

by a desire to win friends through credit activities. If he is the former, he is likely to write a letter carrying the suspicion that the applicant is not a good credit risk and challenging him to present evidence that he is. The following is an example of the suspicious letter which places the applicant on the defensive:

Replying to your esteemed favor we are writing to advise you that we would require some information regarding your business connection and your bank reference, if any, before we could open an account under the present conditions.

Kindly favor us by filling out the enclosed form. When it is received, we shall give the matter our prompt attention and advise you.

On the other hand, the following form letter welcomes the request for credit, makes clear what information is needed in order to establish credit. The form letter and application for credit are from Foley Brothers, Houston, Texas.<sup>a</sup>

Thank you sincerely for your telephone request today, expressing a desire to open a charge account with our firm.

Enclosed is a formal application for an account, which please fill out, sign as indicated, and then return to us. It will be used for the purpose of securing a report from our Retailers' Credit Association. As soon as this report has been received, we shall notify you regarding the opening of your account.

Here at FOLEY BROTHERS you will find not only styles and merchandise that will please you, but also salespeople who are sincerely interested in looking after your needs.

We look forward to the opportunity of serving you.

While the preceding clear, concise, courteous form letter is adequate for career women and well-informed homemakers, as well as experienced business or professional men, the following letter is better suited to women who are not so well acquainted with business methods:

We thank you for your order and the chance to serve you. We should like to send you the goods now, but it has always been our policy to establish credit channels with our customers before actually shipping goods.

<sup>a</sup> Reprinted by permission.

**FOLEY BROS.,** *Houston, Texas*

PLEASE OPEN A REGULAR CHARGE ACCOUNT FOR ME. DATE \_\_\_\_\_

MR.

NAME MRS.

MISS. \_\_\_\_\_

TELEPHONE \_\_\_\_\_

ADDRESS \_\_\_\_\_

FORMER ADDRESS \_\_\_\_\_

OCCUPATION OF

HUSBAND

WIFE

BUSINESS \_\_\_\_\_

EMPLOYED BY \_\_\_\_\_

CHECKING

BANK \_\_\_\_\_

SAVINGS \_\_\_\_\_

ACCOUNT TO BE USED BY \_\_\_\_\_

I HAVE HAD CHARGE ACCOUNTS WITH THE FOLLOWING FIRMS:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

AMOUNT OF CREDIT DESIRED \_\_\_\_\_

REMARKS \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**TERMS:** The information on this application is submitted for the purpose of obtaining credit, and is warranted to be true. In consideration of credit to be extended to me or members of my family, I hereby agree to pay accounts in full in 30 days, or as otherwise expressly agreed.

SIGNED \_\_\_\_\_

Fig. 27. Application for Credit.

Probably you realize our practice and are awaiting just such a letter as this. Consequently, we are sending you, with this letter, a credit information blank. You see readily why such information as Mr. Jones's business connections, his bank references, and other references are important.

When this blank has been filled out properly and accepted by us, your credit will be established. To you this will mean these two benefits:

You will be able to do greater purchasing from us and at greater convenience and saving.

Your credit reputation, having been established with us, will be known to other firms in downtown Chicago.

Suppose you give us the opportunity of shipping your order to you immediately. Filling out the credit information blank and returning it to us is a simple matter. It is the first step in the establishment of your credit.

As soon as the applicant for credit returns the credit application form containing references to a bank, an employer, firms from which he has been buying, or some person or agency of known responsibility, the credit executive writes to the references mentioned, requesting credit information. Such letters should be concise, specific, courteous, and express willingness to return the favor. The following is a form letter used by a department store in requesting such information:

M \_\_\_\_\_ (name) \_\_\_\_\_

of \_\_\_\_\_ (address) \_\_\_\_\_

is requesting an account with us and has referred us to you for particulars as to his or her responsibility.

Any information which you can give us will be appreciated and held strictly confidential.

We shall be glad to return your courtesy.

Very truly yours,

Answer: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

If the credit executive does not receive favorable information about an applicant, he usually invites him by letter to come to his office for a conference. The following letter is typical:

Dear Mrs. Roe:

We should appreciate your calling at our Credit Office for an interview at your first opportunity, as there is a matter we should like to discuss with you before our records can be completed.

Very truly yours,

Other reasons for inviting an applicant to come for an interview, as one credit executive explains, are the following:

1. The clerk who took the credit information at the time of the interview may not have filled in the form completely, and therefore additional information may be necessary.
2. If the report received from the credit bureau has been unsatisfactory for accepting the customer as a credit risk, he is given an opportunity to clear his credit rating by another personal interview.

*Accepting a Customer's Credit* The credit executive has a splendid opportunity to make a friend of the new credit customer and to win his confidence when he can write: "We are accepting your credit." He may count upon the reader being interested in the message because he has asked for credit. He can talk about the advantages and conveniences of a charge account, its terms of sale, all subjects in which the reader has a self-interest.

With so much in his favor, the credit executive should find it easy to write a letter that gets business and goodwill. That he does not always do so many letters bear witness. Some letters, because of trite diction, sound as if the credit executive were bored with his work. Others are so full of obvious sales promotion material and so effusive in tone that they fail to impress the reader favorably. Still others carry strongly a suggestion of difficulties ahead.

Here, however, are two satisfactory letters accepting credit. The first does a better job of describing the terms of the account. The second is more specific about the advantages of a charge account and, in addition, is more cordial:

1.

We are pleased to inform you that we have opened a charge account in your name, which is now ready for use.

Our accounts are carried on a thirty-day basis; charges made one month are payable during the following month; and an itemized statement of the account is rendered the first of each month.

We know this account will be a convenience to you when making purchases in our store, and we feel sure that you will find the merchandise to satisfy your needs at Blank's. May we have an early opportunity to prove this to you?

\* \* \* \* \*

2.

May we extend you a sincere and cordial welcome as one of our evergrowing group of patrons who enjoy the facilities of charge account services?

It is with genuine pleasure that we have opened a charge account for you.

You will be informed of all the newest items arriving here, and also of other store events well in advance of public announcements.

We welcome your suggestions concerning our credit service.

The credit executive who invites the charge customer to make constructive suggestions concerning credit service in order that his experience may be altogether satisfactory is likely to win his confidence.

Letters from large department stores to customers welcoming them as credit customers enclose some type of credit identification. One type is a metal plate, referred to by many stores as a Charga-plate, on which is stamped the credit customer's name, address, and account number. This Charga-plate prints the name of the customer and his address on the sales check. Another type is the credit card, which must bear the signature of the customer before it can be used. The credit card, an example of which follows, is the most usual form;<sup>4</sup>

<sup>4</sup> Reprinted by permission of Carson Pirie Scott and Co., Chicago, Illinois.

## CHARGE IDENTIFICATION CARD

To: Mr. A. D. Doe  
711 Blank St.  
Blankville, New York.

No. F91223.

F. L. Roe, President.

Authorized

Signature \_\_\_\_\_

(Valid only when signed)

CARSON PIRIE SCOTT AND CO.

Credit executives of metropolitan department stores often include printed folders explaining fully the advantages of a charge account and the use of the credit identification when buying; the details of using the credit card, or its equivalent, when buying; the terms of payment; what to do if the credit card is lost or the customer changes his address; the rules concerning the return of merchandise; the location of the adjustment bureau, credit office, information desk, mail order department, personal shopper service, accommodation desk, "will call" department, and glove and hosiery repair desks, in addition to the list of departments by floors.

The inside spread of such a folder is reproduced on page 567. The first page has at the top, "J. N. Adams & Co., Buffalo 5, Niagara Falls, New York," and at the bottom, "A J. N. Adam & Co. Charge Account is a business introduction anywhere in Western New York." The last page lists the departments of the store in Buffalo and in Niagara Falls.<sup>5</sup>

The letter which accompanies this folder is signed by the president of J. N. Adam & Co., Mr. A. O. Holder. The fact that the letter comes from the president's office and is signed by him suggests to the new credit customer that his account is important; otherwise the chief executive would not take note of it. The friendly message of the letter, expressed in a dignified tone, impresses the reader with the writer's sincerity.

<sup>5</sup> Folder and accompanying letter reproduced by permission of J. N. Adam & Co., Buffalo and Niagara Falls, New York.



**How to Use Your  
MONTHLY CHARGE ACCOUNT**

and

*Convenience to the customer is the  
primary purpose of a Charge Account*

**CONSIDER THREE ADVANTAGES . . .**

1. A charge account lessens the necessity of your carrying large sums of money . . . writing for charge . . . or bothering with a check book.
2. It enables you to purchase by mail or phone . . . without the trouble of waiting for your merchandise to be delivered C.O.D.
3. The only part of each month you have a record of your transactions; carefully compiled, clearly billed and promptly mailed.
4. You are assured of being notified in advance about many important store events.

**SETTLEMENT**

*Government regulations require an account to be paid in full on or before the 10th day of the second calendar month following the calendar month during which such article was sold.*

**YOUR CHARGA-PLATE AND ITS PURPOSE**

*You facilitate prompt identification by any one of our employees, we issue a Charga-Plate to each customer. It is a light-weight metal strip, precise size, embossed with your name and address. For your own protection and identification, sign the card in the back of the Charga-Plate NOW. If you desire to extend the use of your account to others, kindly notify the Credit Department on the sixth floor, and we will send you an authorization card to be filled in and signed by you.*

**THE CHARGA-PLATE**

- Saves time for it is no longer necessary to spell out your name and address in public.*
- Eliminates errors, thereby assuring correct delivery of your purchase.*
- No mistake is possible.*
- Identifies you because of your signature on the reverse side of the plate.*

**WHEN MAKING A PURCHASE**

*Please hand your Charga-Plate to the salesperson, with which the will place your name and address automatically on the salescheck just as it is recorded in our Credit Department. At the same time this will have you sign the salescheck which must correspond with your signature on the back of the Charga-Plate. Should you be in our store and not have your Charga-Plate with you, you may make purchases by giving the salesperson your name and address.*

**CHANGE OF ADDRESS AND LOSS OF CHARGA-PLATE**

*Please notify our Credit Department promptly if you change your address. Mail or bring your Charga-Plate to the Service Desk in our Credit Office and indicate the correction desired. A new plate will be sent to you immediately. Notify us at once if your Charga-Plate is lost or missing. We will then cancel it and issue a new one to its stead.*

**ADJUSTMENT BUREAU**

*The Bureau for Adjustments in Bills, Merchandise or Service is located on the sixth floor.*

**RETURNING MERCHANDISE**

*It is our policy to offer it all (new, fresh, new merchandise). Therefore, in fairness to you and our other patrons and to avoid any misunderstanding, please inquire in the department at the time of purchase if the merchandise may be returned. Such merchandise that is returnable must be returned within FIVE DAYS (from the date of purchase and be accompanied by your duplicate salescheck to insure that it is properly credited to your account.*

**This is your**

**CHARGA-PLATE**

*It is ready for use as soon as the card on the  
back of the plate has been signed by  
the person who will use it.*

**BE SURE AND CARRY IT WITH YOU**

May we extend you a sincere and cordial welcome as one of our ever-growing group of patrons who enjoy the facilities of our Charge Account services.

You will find your Charga-Plate enclosed in the accompanying folder. We suggest that you CARRY THIS CHARGA-PLATE WITH YOU AT ALL TIMES as a means of identification and to make your shopping in the store easier and more enjoyable.

You may use this account in any one of our 130 departments in our Buffalo and Niagara Falls stores, where you will find you can fill all of your needs for yourself and for your home.

We hope that this will be the beginning of a long and pleasant business relationship. We shall do everything within our power to serve you and deserve your continued patronage.

A second letter is likewise signed by the president of the firm. The credit manager says that although he has used it for ten years, he continues to receive compliments upon it.

The first thing that I do when I reach my desk each morning is look over the list of our new charge account customers.

I was very much pleased to see your name on that list this morning. I am looking forward to this as the beginning of a long, pleasant business relationship.

Any time that I can be of assistance to you while you are shopping, it will be a pleasure if you will call on me.

If the credit-department practice is to send statements at a time in the month other than the first, as has long been the practice of the public utility companies, the credit executive by letter or folder explains this system (which is being adopted by many good department stores) and mentions its good points.

The folder of May, 1946, which Scruggs-Vandervoort-Barney, Inc., St. Louis, Missouri, sent to their customers, when they adopted this practice, contains the pertinent features and a statement of its advantages for customers:<sup>6</sup>



In keeping with our tradition of fine service, we are happy to become the first store in St. Louis to offer our customers all the advantages of the newest development in retail accounting . . . ORIGINAL-CHECK CYCLE BILLING.

#### In Explanation

Your May statement will introduce ORIGINAL-CHECK CYCLE BILLING, which has been adopted by outstanding stores throughout the country and has also been employed by many banks and credit unions. We are confident that you will like this new method of billing and will agree that it provides you with a completely comprehensive statement of your account.

With your statement we shall send you all of the original saleschecks, credit slips and cash receipts which pertain to your account, so that any doubtful item appearing on the statement may be easily identified in the store register that you identify questionable items on your bank statements through referring to your extended checks.

We are also adopting the CYCLE PLAN of clearing and settling. Under this plan some statements will be sent out every day of the month in an alphabetical order instead of sending out all of our statements at the end of every month. In order for you to know approximately what date you may expect your statement, refer to the accompanying schedule.

#### YOU WILL Like These Features

- A clearer, more complete, easy-to-understand statement of your account.
- You will receive all of your original saleschecks and credit slips along with your monthly statement.
- Your statements will provide a completely finished record of every purchase on your account, also every credit you have received will be described.
- A complete list of our departments will continue to appear on the back of our statements for your convenience.
- Adjustment inquiries will be simplified, since you will be able to present the original salescheck as credit slip.

**Declining a Customer's Credit** Although some credit executives write letters declining the credit offered by customers, many have found an indirect method more likely to persuade the applicant to continue to be a cash customer or to become one. Two leading credit executives explain their practices:

1. We do use a refusal letter, but the greatest majority of our accounts are really refused in conversation with a customer.

<sup>6</sup> Reproduced by permission.

How do we accomplish this?

We write a short note to the customer as follows:

"We appreciate your application for a charge account but before passing upon it we need to ask you to call and see us again."

This may seem a bit brief, but we have found that it works effectively. Then, when the customer comes in, our attitude is that we appreciate the fact that he has applied for credit, that we want to open as many accounts as we possibly can, but in this particular instance the information received will not warrant our opening his account at this time. Perhaps in the future, we may be able to establish an account with him.

Usually the customer has made a selection, and we know he desires to keep the merchandise because he took his time to select it. We suggest that he place the item on the "lay-away" or perhaps he can arrange to pay cash in this instance if he wants the merchandise for a particular occasion. Sometimes it is his wedding suit.

Time and again, we have saved the sale and made the customer feel all right toward the store.

Salesmanship is the handmaiden of the credit department. The credit manager who just refuses an account without offering other aid really misses the mark. There are times, too, when we suggest that a customer see the credit manager and we give him a card bearing the Credit Bureau Manager's name, with a little note to ask the Credit Bureau to phone after talking with the customer. Sometimes the Credit Bureau Manager has straightened out the report with the customer.

\* \* \* \* \*

2. When a credit manager says: "It is our policy to extend credit primarily on the information furnished us of a financial nature [please see the form letter following this explanation] which in this case is not sufficient to meet our requirements," he has in mind the customer's potential cash business. He is giving the customer in the letter which incorporates this phrase an opportunity to come in for another interview and perhaps give us the information which will enable us to open the account.

Furthermore, it is against our policy to say in any letter that the customer cannot be granted the privilege of an account, but to ask for another personal interview in order that the customer may be given the opportunity of clearing himself before we actually decline the extension of credit.

The following are typical credit-refusing letters:

**Example 1:**

We appreciate the opportunity given us to consider your application for an account.

Your request has been carefully reviewed by our Credit Committee, and we want you to know that the information of a personal character is very favorable. However, it is our policy to extend credit primarily on the information available of a financial nature, which in this instance is not sufficient to meet our requirements.

Perhaps you can give us additional information which will enable us to open an account. When you are in the store and it is convenient, we shall be glad to discuss this with you.

Your early attention will be appreciated as are the opportunities you afford us to serve you.

**Example 2:**

Your application for a Monthly Account with our store is a compliment to our efforts to give good value and good service, and we sincerely thank you for the preference shown.

As is the usual custom, before a new account is opened we endeavor to acquire information that would serve as a basis for credit. Such information as we have been able to obtain does not permit us to form a definite conclusion, and for the present, therefore, we are not warranted in opening the account.

We realize that misunderstandings sometimes occur through trifling matters, which, if particulars were known, would have little or no bearing in the consideration of one's credit standing. If you feel that our action is not justified, we shall be glad to have you call so that we may arrive at a better understanding.

Please feel and appreciate that we are anxious to serve you, and since credit is a convenience and not a necessity, your enjoyment of our merchandise and service need not be discontinued.

*Controlling the Account* A number of duties of the credit executive may be grouped under the heading "control of accounts." Some are:

1. Seeing to it that the new credit customer adheres to the credit contract from the time his first payment is due, and that he does not exceed the credit limit set by the credit executive. (If the credit customer attempts to exceed the limit, he will be asked to call at the credit office for a conference or invited by letter to submit additional evidence that a new credit limit should be established.)
2. Handling special accounts created to suit the convenience of the customer and to adjust to the nation's economy obtaining during a particular period. (Special accounts are durable goods, automobiles, refrigerators, stoves, deferred-payment plan, budget buying, and lay-away plan.)
3. Granting time extensions, special purchases, or unusual credit privileges, and indicating them on the credit files so that information may be obtained about them at a glance.
4. Analyzing an account to see what accounts pay best, how charge customers may be induced to buy in more departments of a store, or how they may be more intensely cultivated.
5. Keeping the credit condition of the firm in accord with its credit policy, both through the volume and quality of credit risks and the degree of leniency or strictness in handling accounts.
6. Keeping such data as relation of credit-sales volume to total sales, bad-debt losses, collection percentage, turnover of receivables, delinquency percentage, age analysis of accounts, number of new accounts opened, rejection percentage, and cost of carrying receivables.
7. Analyzing and interpreting data and revising credit policy. Seeing that a new credit customer adheres to the credit contract from the time his first payment is due causes the credit executive the greatest volume of letters necessary in controlling the customer's credit. He must be alert to catch the first delinquency in order to make clear to the credit customer that credit terms must be adhered to. Usually letters such as the following bring payment:

**Example 1:**

If the small balance on your account of \$—— is correct, we shall appreciate a remittance in settlement at your earliest convenience.

Should an adjustment be necessary, please write us to that effect, and be assured your reply will receive our immediate attention.

An addressed envelope is enclosed so that your reply will come direct to my desk.

**Example 2:**

The recent promise you made to send us a remittance to be applied to your overdue regular account has not been fulfilled.

In granting this extension we assumed that payment would be made on the specified date previously mentioned to you.

Will you please send us a remittance by return mail? Thank you.

**Example 3:**

When your account was opened with us, we had every reason to believe that you would pay it promptly when it became due.

In making the usual credit investigations we discovered that all of those with whom you had done business spoke very highly of you in a personal way, and declared that you would meet your obligations as they fell due.

It is, therefore, difficult for us to understand why you have not taken care of your present account, amounting to \$\_\_\_\_\_.

Before investigating further your manner of making payments to others, in which investigation we shall, of course, have to state what our experience has been with you, we want to give you another opportunity to pay your past-due account with us.

It would not favorably impress those who have recommended you so highly to learn that our experience has not fully justified the unqualified recommendations which they gave us concerning your promptness in paying bills.

Your cooperation is expected.

If a number of reminders do not bring an answer, the credit executive may write at length explaining the seriousness of not living up to the credit contract and inviting cooperation, as shown in the preceding letter.

The usual letter in this type of credit work is a collection letter. Since collection letters are discussed fully in Chapters XVIII and XIX, other letters controlling credit are not illustrated here.

*Keeping Credit Customers* The progressive credit executive by intelligent planning and constant effort can prolong the life of the "old reliables," who are the most valuable customers that a store selling on credit has, beyond the normal expectancy of four to seven years. They buy month-in-and-month-out and year-in-and-year-out while cash customers often are fly-by-nights.

His best means in a store the size of which does not permit him to have frequent personal contacts with customers is the personalized form letter; or where the cost is justified, the personally dictated letter. Such a letter permits him to express appreciation of the customer's continued patronage, friendliness, and confidence in the store and to pledge renewed effort to give the customer satisfaction in goods, prices, and service. Human beings are so constituted that they do not like being taken for granted; they like recognition, and words of appreciation and praise. They like a letter signed by an important executive of a company. An alert credit executive can find many occasions when such letters are appropriate: just before Christmas; just before New Year's; on the first anniversary of the opening of the customer's charge account; after the customer has been a credit customer for five, ten, fifteen years or more; and when the customer has made a purchase worthy of the credit executive's notice. Some on-their-toes credit executives have used the end of the war and the reconversion milestones as occasions upon which to write charge customers thanking them for loyalty, understanding, and patience during wartime shortages and difficulties, and to assure them that they are making every effort to make merchandise plentiful and service better. Credit executives may employ opportunities to write customers about private or semi-private sales, sales open to charge customers before they are open to cash buyers, special events such as arrivals of particular merchandise, style shows, and noteworthy exhibits.

There is no one correct way to say "thank you." The tone which the New Yorker calls friendly, the Californian may call frigid. The correct tone in the "thank-you" letter can only be one in harmony with the store's personality expressed in its advertising and salesmanship, and appropriate to its customers. In "thank-you" letters, however, the credit executive needs to guard against emphasis on selling. A letter of this type suggests how one firm keeps a customer satisfied:

In the course of a day's work the attention of a credit man is directed to many accounts, but seldom to those in good standing. Accounts must be kept current, and in meeting this responsibility the best accounts are ordinarily unnoticed.

Therefore, we are forgetting, for the moment, our delinquent customers and giving some time to our friends whose remittances are always on time, who find our merchandise acceptable and our store a dependable place to shop.

Yours is just such an account. When merchandise was more plentiful, we know it was a pleasure to shop, and during these days when certain merchandise is limited, you have been an understanding friend.

Let us thank you for your patronage; and at some future time when you are in the store, please give us the privilege of personally saying to you,

"Thanks for being such a fine account."

Sincerely yours,

The Credit Man  
at  
Rosenfield's<sup>7</sup>

The following letter saved a great deal of business and built goodwill when old customers were resentful about the many changes being made in running the store:

We are enclosing for your use a new charge identification card. The new number identifies you and thus helps us to avoid any error on the part of the sales clerk. The result will be a distinct improvement in our service to you.

As one of our oldest charge customers you have probably taken considerable pride in the fact that you own one of the earliest charge account numbers in our files. It is yours by right, and we do not intend to deprive you of it. You will notice, therefore, that the enclosed card has been specially designed to contain your original number as well as your new one. Throughout the years, our sales clerks have learned to recognize and respect these early charge

<sup>7</sup> Reprinted by permission of Rosenfield's, Baton Rouge, Louisiana.



numbers. You may be assured that they will continue to do so.

Speaking personally as well as for Bamberger's, let me assure you that I am extremely proud of the large number of customers like you who have stood by the store for so many years. You can be certain that the entire organization is exerting its fullest efforts to meet the exacting standards that make Bamberger's "One of America's Great Stores." <sup>8</sup>

*Reactivating Credit Accounts* One of the credit executive's functions is to reactivate customers. Re-establishing contact with "lost" accounts—straightening out kinks in customer relations—and effective "trouble-shooting" by letter are means of reactivating customers. Since his task of regaining a customer is a harder one than that of retaining him, he should communicate with the "lost" customer as soon as he surmises that the customer is supplying his needs elsewhere, and he should be alert enough to recapture him before the customer is totally lost.

A much-used method of communication with the "lost" customer is the telephone. By this means, the credit executive shows that he is interested in serving the customer well; otherwise, he would never take the time and trouble to telephone. He also has a chance in personal conversation to find out whether or not the customer has some specific dissatisfaction. A second method, relied on by credit executives for large volumes of business, is to invite by letter the "lost" customer to renew his buying on a charge basis. Good results usually depend upon prompt action. Some stores noticeably efficient in recapturing "lost" customers send a statement at the end of the month or at the particular time that a statement would be sent on cycle-billing, on which no charge appears but on which a typed message is written. It tells the customer that his charge purchases are missed. If the account remains inactive two or three months, the store attaches colorful stickers with various short messages such as: "You have been too good a customer to stay away as long as two months" or "as three months," as the case may be. Or, when no charges have been made during many months, the store sends a statement with a typed message inviting the customer to use his charge account. (See Fig. 28, page 576.) <sup>9</sup>


<sup>8</sup> Reprinted by permission of L. Bamberger and Co., Newark, New Jersey.

<sup>9</sup> Reprinted by permission of Mandel Brothers, Chicago, Illinois.

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To avoid delays address all correspondence direct to MANDEL BROTHERS, One North State Street

**BOUGHT OF** *Mandel Brothers*  
Chicago 2, Ill.  
TELEPHONE STATE 1500

ESTABLISHED 1885  


MRS. ALTA GWINN SAUNDERS AP 2201  
706 S. Coler Ave.  
Urbana Ill.

4  
Cyc 16

Feb. 1947

PLEASE DETACH AND RETURN WITH YOUR REMITTANCE  
CANCELLED CHECK IS RECEIPT

THIS STATEMENT COVERS TRANSACTIONS ON YOUR ACCOUNT FOR 30 DAY PERIOD ENDING ON BILLING DATE SHOWN BELOW, AND IS PAYABLE WITHIN 10 DAYS

PREVIOUS BALANCE	CHARGES	PAYMENTS	RETURNS	BILLING DATE	PAY AMOUNT IN THIS COLUMN
<p>↑ SALES CHECKS COVERING ANY AMOUNT SHOWN HERE HAVE BEEN MAILED TO YOU PREVIOUSLY</p> <p>PAYMENTS RECEIVED AFTER BILLING DATE WILL APPEAR ON YOUR NEXT STATEMENT</p> <p><b>THIS IS NOT A BILL</b></p> <p>It is just a friendly reminder that you can take advantage of your Mandel charge account whenever you are ready to start your Easter shopping. Our fashion sections have the most tempting collection of Easter clothes they've had in years for you and your family. So won't you start using your charge account again soon?</p> <p>THE ORIGINAL SALES CHECKS ISSUED AT TIME OF PURCHASE AND CREDIT SLIPS ARE ATTACHED FOR YOUR CONVENIENCE IN VERIFYING THE AMOUNTS LISTED ABOVE. PLEASE RETAIN THEM UNTIL THE BILL IS PAID IN FULL. INQUIRY IN REGARD TO ANY ITEM ON THIS BILL SHOULD BE ACCOMPANIED WITH SALES CHECK OR CREDIT SLIP.</p> <p><i>Mandel Brothers</i></p>					

Fig. 28. Statement to Reactivate Account.

Many credit executives of leading department stores use a series of three or four follow-ups for accounts inactive six months or more. The letters are typed on a good quality of paper with a dignified letterhead. The first two or three letters are marked "Credit Division." If they elicit no response, letters for the same purpose are sent from the office of the president and over his signature.

Letters from both offices, while emphasizing the advantages and conveniences of using the credit and the store's desire to serve the customer, will invite him to tell the writer about any dissatisfaction which he may have experienced.

Each letter has to be a masterpiece of public relations technique. It's a combination of sales promotion and "trouble-shooting." The first and second letters which follow are signed by credit managers and represent different firms. The third letter (pages 579-580), representing still another firm, uses personal stationery and is written in longhand and processed to simulate the personal letter. It is signed by the president of the firm.

Your CHARGA-PLATE, a symbol of good credit, was mailed to you when a charge account was placed at your disposal. It is your calling card with us, and we know you've been to see us when we see its imprint on your saleschecks. This has not occurred lately; in fact your account has been inactive for some time.

Thanksgiving, Christmas, Winter -- turkey, gifts, clothes -- what these words suggest is that it's the inevitable rush season when your needs are so many and your time so valuable. Now is the logical time for Charga-Plate to show what it will do for you.

As always, we continue to adhere to the same policy of having the fashion-right merchandise at moderate prices, the same complete assortments in all departments and the same friendly and dependable service which has endeared J. N. ADAM & CO. to Buffalo and surrounding territory for over sixty years.

Take a minute right now and slip your Charga-Plate into your purse where it will be handy the next time you are in our store making purchases. You'll never be late if you use your Charga-Plate; it simplifies shopping and saves time.<sup>10</sup>

The following letter brought an unusually heavy and favorable response. "In fact, I have had more compliments on this letter than on any form I have used for a long time," says A. C. Wehl, Manager, Department of Accounts, Gimbel Brothers, Milwaukee:

Here's good news for an old friend ....

<sup>10</sup> Reprinted by permission of J. N. Adam & Co., Buffalo and Niagara Falls, New York.

Gimbels will be packed with tremendous assortments this Fall!

... With hundreds of items you have been wanting for a long time. Included, will be the newest in Fall Apparel, smartly styled clothes, shoes, hats ... yes, things the entire family will enjoy wearing. Our Fall Offerings will feature quality, variety, and unusual values.

As we consider you one of our A-1 rated charge accounts, we extend an open invitation to you to renew the use of your credit facilities and make shopping a real convenience.

Our excellent assortment of merchandise assures you of finding whatever you may need in apparel, household goods or furniture during this coming season.

Come in and take advantage of the countless buying values that are yours in a big store like Gimbels. It has been a pleasure serving you in the past, and we look forward hopefully for a renewal of a friendly relationship.<sup>11</sup>

The credit executive assumes the role of an adjuster when answers to letters of the foregoing type bring replies from customers mentioning specific grievances such as dissatisfaction with merchandise, with adjustments, with sales personnel, or delivery service. Success in solving such problems consists in applying the principles of psychology to customer-relations problems, and the reader will find such problems and solutions in Chapter XXI on adjustment letters.

*Getting New Credit Customers* The credit executive, like the man in charge of a store's advertising, has to cultivate an army of people marching by. Some credit customers move out of town or out of the neighborhood of the store; some die; some drift away because of the store's indifference; some are lured away by a competitor's advertising. The credit executive must, therefore, develop new credit accounts to make up the natural loss and to increase sales volume. His plan should be long range, and it should provide continuous, not haphazard and short-sighted solicitation.

Unsolicited letter invitations to buy on credit go mainly to newcomers to a town, to members of respected organizations, to people who have cashed checks at the store, and to people who have established good records in installment buying.

The credit sales promotional program of the Union Company of

<sup>11</sup> Reprinted by permission.



I am personally Concerned  
because you have not used your  
Charge Account in such a long  
time. That is the reason for this  
personal letter.

Even though we have grown  
and prospered for over 91 years, this  
record of fine service is meaningless  
unless we please you today with  
outstanding merchandise and per-  
sonal interest in your needs. This  
is the aim of every official and  
employee, and the only way we have  
of knowing when we succeed and  
when we fail, is by your purchases  
and use of your Charge Account.

Mr. Delig has written you  
several times and now I want to  
add my request to his. If we have

Fig. 29. Simulated Personal Letter of Rosenfield's, Baton Rouge, La.

failed to please you in any way,  
won't you tell me about it? I  
will consider your courtesy a  
great favor.

Rosenfield's is your store, for  
your service. I sincerely hope that  
you will visit us real soon, find  
all your desires completely satisfied  
in our many departments where  
your charge account can be used  
so conveniently.

Sincerely yours,  
James B. Caradine  
President

Rosenfield's  
Third & Main Sts.  
Baton Rouge, La.

Fig. 30. Reproduced by permission of Rosenfield's.

Columbus, Ohio, lists sixteen sources of names for new credit accounts. These sources will perhaps suggest other sources of names:

1. People cashing checks
2. Customers paying for merchandise with checks
3. Customers making large cash purchases
4. People in the city directory who live in the finest neighborhoods of town
5. Newcomers whose names are obtained daily in various departments
6. Cash customers who were given nylon cards
7. Patrons of the store's tearoom
8. Applicants for credit taken by the store's floor manager
9. "Will call" customers
10. C.O.D. customers
11. Budget customers
12. Out-of-town people whose names are procured from telephone directories
13. People recommended by charge-account customers
14. People obtained from the travel bureau
15. Returning veterans
16. People whose names are obtained from newspapers, who receive promotions <sup>12</sup>

The substance of letters to people invited to become credit customers consists of "talking points" for the store and the advantages and satisfactions of a charge account. The sales points must, however, be presented in terms of the reader's self-interest. Emphasis of the seller's side smacks of obvious sales promotion and does not create the desired impression. The advantages of credit accounts in convenience and satisfaction are well known to women who do 85 per cent or more of the buying in the retail stores. They want charge accounts because they believe these give them better all-round service, with telephone service leading the list. They believe that a charge account causes stores to be more willing to deliver goods; that it provides greater ease in returning merchandise; and that it eliminates questioning their integrity. From relatives and friends they have learned the conventional arguments in favor of charge accounts.

<sup>12</sup> Reprinted from "Solicitation of New Accounts," *Credit World*, October, 1946, p. 18, by S. L. Weisskerz by permission of *Credit World*. Copyright 1946 by *Credit World*.

The invitation to buy on credit is a compliment to its recipient. It needs, therefore, the qualities of good taste characteristic of compliments which succeed; fulsomeness in wording insults the reader's intelligence.

The letters presented by way of example are those currently used with slight variation by some progressive credit executives:

Welcome to Milwaukee!

A new city may seem strange to you at first, but we know you're going to like Milwaukee -- its beauty, its cultural and civic advantages, and especially its warm friendly spirit.

We know, too, you're going to like that friendly spirit in Schuster's -- "the store most Milwaukeeans prefer." You'll find its completeness a delight, and its convenience especially desirable -- one of our three stores is within easy reach of your home.

Come visit with us soon; our fashion floors are a-sparkle with good taste, our home-fashion floors alive with ideas, and to make everything simple for you.

We've opened a charge account in your name. A Charge-Plate (the streamlined way of shopping) has already been issued to you, and you may expect to receive it in a day or two.

This Charge-Plate, our free store-side parking stations, as well as Schuster stamps, are shopping advantages that are unique -- originated and maintained for the convenience of Schuster customers. We hope you'll accept this invitation to use them early and often.<sup>13</sup>

\* \* \* \* \*

On behalf of this firm the writer wishes to welcome you to Houston. We hope that your stay in our city will be most pleasant and enjoyable.

No doubt you and members of your family are accustomed to having a store that is your shopping headquarters, one where you say, "Charge it, please." We want to extend this privilege to you at our store.

We are entering your name on our ledger, placing our charge account service "at your service," for your immediate use.

<sup>13</sup> Reprinted by permission of Ed. Schuster & Co., Inc., Milwaukee, Wisconsin.



A Foley Charge-Plate is being mailed to you which readily identifies your account. Won't you accept it--make use of it--enjoy its convenience?

Do come in the very first opportunity you have--get acquainted with the store, which by the way, is the oldest and the largest complete department store in Houston. We will do everything in our power to make you like Houston and FOLEY BROS.<sup>14</sup>

## Six Points about Credit Letters

Credit executives of large metropolitan stores, whose volume of sales shows a higher percentage of charge accounts than the volume of sales of small stores, of necessity depend upon the use of form letters in performing credit activities. If the number of letters is great enough to make typing expense impracticable, the credit executive maintains the personal touch by having letters typed electrically. Thus, he can make form letters seem to be personally dictated letters. The following cardinal points about winning friends through good credit letters may help him:

1. A prompt acknowledgment of the credit request makes a better impression than a delayed acknowledgment.
2. A concise, well-phrased letter sounds more sincere than a wordy letter.
3. Friendliness pleases more people than effusiveness.
4. Ready-made phrases create a colorless personality and are earmarks of form letters.
5. Saying what one means in a considerate way commands the respect of the reader.
6. The common man and woman like a credit executive to be human.

## Class Projects

1. Explain in one paragraph the technical definition of credit which says that it is "the prospective buyer who gives or offers his credit in exchange for the merchandise purchased or services obtained." Then contrast with this the popular definition of credit which inverts this definition.
2. Define the various kinds of credit and tell why the discussion of this textbook is limited to two of them.

<sup>14</sup> Reprinted by permission of Foley Bros., Houston, Texas.

3. a. Distinguish between the meaning of the term "character" as it is used in Chapter VI (Cardinal Qualities—II) and as it is used as one of the four "C's" of credit.  
b. Give a synonym for the term "capacity" and then list some of the questions which a credit executive will ask a credit applicant in order to determine his degree of qualification in this "C."  
c. List at least five external factors which may have a bearing upon an applicant's desirability as a credit risk, conditions over which the applicant has little or no control.
4. Discuss the advantages of credit to society, to the business enterpriser, and to the customer.
5. If you were writing to a retail customer inviting him to open a charge account, what are the advantages which you could point out to him in establishing his credit with your store?
6. What kind of person would you hire for your credit executive in the reconversion period? Mention qualities of mind, training, and experience, as well as aptitude for self-expression.
7. a. Enumerate the kinds of letters which originate in the credit manager's office. Divide your list into two parts—those letters which are designed to promote sales and those which supervise the pay habits of the charge customers.  
b. Bring to class examples of as many of these as your instructor directs.
8. Describe step by step what takes place in the credit office of a department store when a woman who is a good credit risk and who has never had a charge account here, comes in to open one. Assume that the city has a credit bureau, that this applicant has four other charge accounts (at another department store, an exclusive dress shop, a florist shop, and a dairy). Her husband is assistant plant manager of a small foundry. They have joint checking accounts at two banks, and they own their own home, as well as two other pieces of residential property.  
Tell when and how the applicant is notified that the account is opened and what obligations she will have. Don't overlook the credit identification for her protection and the store's.
9. Bring to class a report about the credit bureau in your home community or that in which you are attending college. Give a complete description of its services to members; obligations of the members; means of reporting, including publications; its employees and their duties; and its agreements with or membership in larger associations for the exchange of information.

## Letter Problems

1. Write a form letter to be used by the Credit Sales Department of any store you know, informing a credit applicant who is a newcomer that you are opening an account in his or her name. This application has come as a result of the invitation extended in a welcome letter. (See Letter Problem 2 in Chapter xv.)

You enclose a CHARGA-PLATE, acquaint the customer with the terms of credit, and explain the advantages of having charge privileges. End with an action-compelling paragraph designed to get the customer to begin using the account immediately.

2. Write a business-building form letter for the Credit Sales Department of a city department store acknowledging a credit application made by letter and enclosing a credit application form designed to secure all information pertinent to the granting or refusing of credit. Remember that some people resent giving the personal information asked for on a credit application form; therefore, your letter must be persuasive and goodwill building.
3. It is difficult to stay away from the negative aspect in refusing a retail customer credit, as the facts show that he does not deserve credit. Rather than hiding behind "company policy" and transparent excuses, however, it is usually better to state the facts honestly and make it appear to the customer's self-interest not to accept credit at the present time. It is obviously bad to mislead him with false hopes and let him believe that credit will possibly be extended if he will appear in person.

Rewrite the following letter to overcome these and any other defects:

Dear Mr. Brown:

We appreciate your recent application for a charge account and have considered it carefully.

If it weren't for "Rules and Regulations," I sometimes think we would be happier; but then, you will agree that every company must have a certain schedule for storekeeping.

Sometimes, a good customer like yourself does not meet these requirements—and we are always sorry to ask a customer to delay opening an account until a later date.

We sincerely hope that it will be only a short time until we can open a charge account with you.

In the meantime, please continue to let us serve you in our best possible manner with your cash purchases.

Sincerely yours,

P.S. You may feel free to call at our Credit Office at any time—we may be able to offer helpful suggestions.

4. Most of the average collection manager's time is given to that fringe of customers who do not pay promptly. At the same time, a large percentage of customers pay promptly and consequently receive no letters. They are never made to feel that their prompt payment is appreciated, that it is good business to take the cash discount, that they have built a good credit rating. If the time comes when they can't pay everyone, they'll think, "I've paid that firm regularly for years, but they didn't care. They didn't know I existed. Now let them wait for a while."

Write a letter to go to your good, prompt-paying customers at least once each year. They may be a bit shocked at first to get a letter from the credit department, but they'll survive the shock and be better customers in the future. If they get short of money, they'll pay you, their appreciative friend, and let someone else wait.

5. You are the manager of the Marshall Department Store. As a means of stimulating business you secure from your credit department names of the charge customers who have not made purchases for three months and ask each of your saleswomen to go over the list checking the names of the customers they recall serving in the past. Then prepare a letter to go over the signature of one of your best known and successful saleswomen, Mrs. Julia Oglesby. Keep the tone friendly and do not let any hint of reprimand creep in. If anyone has been at fault, it has probably been the store. Try to get the customer to return to Marshall's for her ready-to-wear purchases.
6. Write a letter to charge customers who have made no charge for a period of three months. Attempt to revive the charge account customer's interest in buying on credit in your store. Ask the customer to register any claim or dissatisfaction with you by letter, by telephone, or in person. Add an action element as an incentive to revive the charge account in the very near future. Of course, there is always the possibility that these customers have been out of town or have been buying for cash.

## *Chapter XVII Dynamic Credit Letters: II*

Mercantile Credit Manager's Functions	Accepting Credit Terms of Sale
Getting Credit Information from References	Special Credit Terms
Giving Credit Information	Nomenclature of Terms of Sale
Getting Credit Information from Applicants	Manner of Payment
Psychology of Credit Letters	Accepting Credit with Restrictions
Pride as a Motivating Force	Refusing and Controlling Credit
Self-Interest as a Motivating Force	Saying "No" Graciously
Fairness as a Motivating Force	Suggesting Cash Terms or C.O.D.
Goodwill as a Motivating Force	Asking for Explanation of Customer's Slowness
Fear as a Motivating Force	Offering Constructive Advice
	Other Types of Credit Letters

Mercantile credit principles and practice differ enough from retail credit principles and practice to require separate discussion. They are not given as detailed consideration as were retail credit principles and practices, however, because not more than one-third as many people are engaged in wholesale business as in retail business, and because a person thoroughly versed in retail credit work already has acquired much information and many principles helpful in mercantile credit work. The chapter on mercantile credit is written, moreover, with letters to the small businessman in mind. He is important because he accounts both in numbers and in volume for a high percentage of the nation's business, as the following facts bear witness.

The Department of Commerce, by its own definition, classifies 92 per cent of all businesses as small. A Dun and Bradstreet study of the distribution of firms on the basis of tangible net worth found that 90.3 per cent had a net worth of less than twenty thousand dollars.

These facts have significance for the credit managers of wholesale houses since their practices in credit business and the psychology

of their credit letters are influenced by the size of the firms they serve. For example, the credit manager of a wholesale firm would probably build goodwill by complimenting the small retailer upon his credit information if it is good. On the other hand, if the credit man of the large and well-established retail firm is complimented upon his good credit information, he would be offended. He assumes that the good credit of his firm is taken for granted.

## Mercantile Credit Manager's Functions

The credit manager's function in a mercantile firm, as in a retail firm, is to pass upon the credit of every credit applicant. He must help to make the credit policy of the firm in coöperation with those responsible for the financial side of the business and with the sales manager. He must curb overextension of credit, prevent the abuse of credit, and keep it under control not only for the best interests of his firm but also in fairness to the debtor. As one successful credit manager says:

We, therefore, owe it to ourselves as well as to our organizations, to make a large contribution in a positive way to the creation and maintenance of goodwill, because in the work of our own departments it pays recurring dividends.

Specifically, credit managers must be alert to the many possibilities in their credit contacts for building and strengthening in the customer's mind attitudes of appreciation, confidence, respect, and general good feeling. Success in getting credit information or money depends upon the degree of respect held for the house and the credit men. The credit man who inspires confidence gets confidence; the one who creates good feeling, gets coöperation.<sup>1</sup>

## GETTING CREDIT INFORMATION FROM REFERENCES

The mercantile credit investigation by manufacturer, jobber, or wholesaler has one purpose: The credit manager wants to know whether or not to sell on open account to a retail store; and if he decides to sell, what "line" of credit to specify. He seeks answers to these and the following questions:

<sup>1</sup> H. M. Sommers, "The Psychology of Credit Letters," *Credit and Financial Management*, September, 1942, p. 4.

1. Has the merchant adequate capital?
2. Does he have a satisfactory stock turnover?
3. Does he have an up-to-the-minute system of price control, piece control, and general stock control?
4. Does he have sound policies of mark-up and mark-down?
5. Does he have a record of purchasing merchandise wisely as to quality, quantity, and price?
6. What is his merchandising ability?
7. What are his paying habits?

The credit investigation may be initiated by credit application, an order and a request for credit, or by an order which implies application for credit. The following letter contains both an order and a request for credit:

In accordance with your recent quotation, please enter our order #156 as follows:

300 pairs of hinges with flat back, 3" joint,  
left leaf 1½", and right leaf 1½".

We note that your terms are C.O.D. We want to ask you to extend to us the usual terms of thirty days net on open account. In addition to our ratings in Dun and Bradstreet's, we are listing the following references in case you want further information about our financial condition:

First National Bank, Cleveland, Ohio  
Belknap Hardware Company, Louisville, Ky.  
Republic Iron Company, Pittsburgh, Pa.

If you can accept our order on open account, please make shipment as soon as possible.

When a retail merchant applies for credit or just sends an order, credit managers get credit information about the merchant before accepting his credit. They first consult credit-reporting agencies.

Sources of credit information are:

1. The national agencies, like Dun & Bradstreet, Inc., which provide basic information for the appraisal of any concern as a customer in the United States and Canada.
2. Credit interchange bureaus sustained by the National Association of Credit Men and trade associations. They keep files of information supplied by various members and available to all members.

3. Banks. They give information concerning firms and business men in areas they serve.
4. Firms with which the credit applicant has transacted business.
5. Salesmen for the firms seeking information.
6. Applicants themselves.

The two following credit inquiries sent by mercantile firms to the Central National Bank, Sterling, Illinois, suggest the type of information needed when a wholesale firm desires to pass upon the credit of a retail firm, the specific character of the questions, and the consideration accorded by those experienced in making inquiries: <sup>2</sup>

H. G. Mizner  
Springville, Illinois

Gentlemen:

We shall appreciate receiving for our confidential use and without responsibility on your part such information as is consistent with your views regarding the above [name and address at upper right].

Accounts and Notes  
Receivable \$

Merchandise on Hand \$

Any borrowed money \$

Accounts and Notes Payable \$

Real Estate \$

Encumbrance thereon \$

In whose name held

Other Assets \$

Encumbrance thereon \$

Net Worth \$

Do you extend accommodations?

General Reputation

Manner of Payments

Do you know of any judgments, or claims in attorney's hands?  
Would you consider worthy of credit of \$750.00? On 30-day terms?

We thank you for an early reply, and we assure you of our desire to reciprocate when occasion offers.

\* \* \* \* \*

<sup>2</sup> Reprinted by permission of The Central National Bank of Sterling, Sterling, Illinois.



File No. 190945

Central Trust Company  
Sterling, Illinois

Gentlemen:

Your bank has been given us as credit reference by

---

---

Any information you may care to give concerning this business in regard to its financial responsibility and character will be highly appreciated and held in strict confidence.

A convenient return envelope is enclosed, and any time we can be of service, please call on us,

Yours very truly,

REPLY

How long a depositor? \_\_\_\_\_

Loan courtesies extended? \_\_\_\_\_

Checks returned? \_\_\_\_\_

Is account satisfactory? \_\_\_\_\_

Remarks: \_\_\_\_\_

A printed form (page 592) is used by the Eastman Kodak Company for wholesale firms or manufacturers' credit inquiries.<sup>3</sup> Mr. R. Lynn Galloway, credit manager, writes in reference to it: "Our experience indicates that this is a very satisfactory way of requesting credit information. In those cases where the printed form does not fit the special circumstance, a special letter is dictated."

**GIVING CREDIT INFORMATION**

Only very general rules can be laid down for answers to inquiries in the field of mercantile credit, for the essence of good credit information is that it shall apply to the particular situation. The essential principle is that the letter supply pertinent, authentic, and adequate information. This information needs to be specific rather than general. The following credit recommendation from a bank shows an application of these principles:

<sup>3</sup> Reproduced by permission.

**Special Credit Inquiry From  
EASTMAN KODAK COMPANY, ROCHESTER, N. Y.**

Name and Address  
of Reference

This inquiry is made because we could not secure adequate information from the usual credit agencies. Our prospective customer has indicated your experience may be of help and we will appreciate your assistance.

Name and Address  
of Subject

SOLD SINCE \_\_\_\_\_ HIGH CREDIT \_\_\_\_\_

TERMS \_\_\_\_\_ NOW OWES \_\_\_\_\_

PAYS 

DISCOUNT	PROMPT	SLOW	VERY SLOW
----------	--------	------	-----------

REMARKS \_\_\_\_\_

KD 33 KP 28376

Bowen Manufacturing Company, inquired about in your letter of June 29, have been numbered among our customers for the past four years. They maintain nice balances to their credit, averaging in moderate five figures, but as they are not borrowers from us we know very little regarding the responsibility they represent.

One of the local agencies investigated the name in the trade last September, and all reports received were of a favorable nature, indicating that the company paid their bills promptly and took advantage of discounts.

Our impressions of John P. McDonald, the proprietor, are favorable, and we believe the company are in a position to take proper care of their trade commitments.<sup>4</sup>

On the following page is a credit report form (Fig. 31).<sup>5</sup>

Letters which do not give a favorable report on credit often do not mention the name of the firm inquired about lest the letter fall into the hands of others than those for whom it is intended. The following letter applies this principle:

The company, about which you inquired on December 10, was organized in October, 1942, and is a sole proprietorship of the individual whose name it bears.

An account has been maintained with one of the outlying banks here since the inception of the business, with balances fluctuating considerably, from low three to moderate four figures. Credit has not been requested, and the bank consequently has not been supplied with any financial details. Very active use, however, is being made of the balances on deposit; in fact, it has been necessary for the bank to return occasional checks which have been drawn against insufficient funds.

A financial statement is not available through the usual sources, because the principal has consistently refused to furnish the mercantile agencies with details regarding his business. Court records list a number of suits and judgments against the company and the individual, the most recent being a suit for \$1,200 filed only about a week ago. Past ventures of the proprietor have not been especially successful, one having ended in voluntary bankruptcy, with creditors reportedly collecting only a small percentage of their claims.

Considering the past record of the firm and the lack of current financial information, it would appear that all dealings should be on a well-defined and secured basis.

#### GETTING CREDIT INFORMATION FROM APPLICANTS

The credit manager, when requesting a customer to fill out a financial statement (see forms, pp. 595-596),<sup>6</sup> as a usual pre-

<sup>4</sup> Reprinted by permission of The First National Bank of Chicago, Chicago, Illinois.

<sup>5</sup> Reproduced by permission of The Central National Bank of Sterling, Sterling, Illinois.

<sup>6</sup> Reproduced by permission of the Eastman Kodak Company, Rochester, New York.

# CREDIT REPORT

Date \_\_\_\_\_ 19\_\_\_\_

To \_\_\_\_\_  
\_\_\_\_\_

In answer to your inquiry of \_\_\_\_\_  
for credit information regarding \_\_\_\_\_ (DATE)

Name \_\_\_\_\_

Address \_\_\_\_\_

We report as follows:

Account with us since \_\_\_\_\_

Account is carried	{	Satisfactory _____	Meets Obligations {	Promptly _____
		Unsatisfactory _____		Slowly . . _____
				Unsatisfactory _____

Statement on file with us would indicate	{	Good risk for amount involved . _____
		Fair risk for amount involved . _____
		Poor risk for amount involved . _____

No statement on file \_\_\_\_\_ Our information not sufficient to  
make credit report \_\_\_\_\_

Remarks: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

The information and opinions submitted above are confidential and given without prejudice, as a matter of business courtesy, with the understanding that its source will not be divulged, and that no responsibility therefor is to attach to this bank or any of its officers or agents. The information given, while obtained from sources deemed reliable, is not guaranteed in any way, and is subject to change without notice.

Yours very truly,

\_\_\_\_\_  
THE CENTRAL NATIONAL BANK  
OF STERLING  
STERLING, ILLINOIS  
\_\_\_\_\_

By \_\_\_\_\_

Delande Service, Alliance, Michigan  
FORM 44

Fig. 31. Mercantile Credit Report Form.

FINANCIAL STATEMENT TO EASTMAN KODAK COMPANY					
AS OF _____ 19__					
[PLEASE ANSWER ALL QUESTIONS. WHEN NO FIGURES ARE INSERTED, WRITE "NONE"]					
ASSETS		Dollars	Cents	LIABILITIES AND NET WORTH	
		Dollars	Cents		
<b>CASH</b>				<b>Accounts Payable</b>	
On hand and in the bank .....				For Merchandise .....	
<b>Accounts Receivable</b> .....				<b>Notes and Acceptances Payable</b>	
(What Amount Pledged \$ .....				For Merchandise .....	
<b>Notes and Trade Acceptances Receivable</b> .....				<b>For Borrowed Money:</b>	
(What Amount Pledged \$ .....				Notes Payable—Unsecured .....	
<b>Merchandise Inventory (Not on Consignment or</b>				" " —Secured .....	
<b>Conditional Sale)</b> .....				<b>Income Taxes, Owning</b> .....	
(What Amount Pledged \$ .....				<b>Other Taxes, Including Sales, Owning</b> .....	
<b>Other Current Assets (Describe)</b> .....				<b>Rental, Payrolls, etc., Owning</b> .....	
.....				<b>Other Current Liabilities (Describe)</b> .....	
.....				.....	
<b>TOTAL CURRENT ASSETS</b>				<b>TOTAL CURRENT LIABILITIES</b>	
<b>Land and Buildings (Depreciated Value)</b> .....				<b>Mortgage on Land and Buildings</b> .....	
<b>Machinery, Fixtures and Equipment</b>				<b>Chattel Mortgage on Mch. or Equipment</b> .....	
(Depreciated Value) .....				<b>Other Liabilities—Unsecured</b> .....	
<b>Due from Others—Not Customers</b> .....				" " —Secured (Describe) .....	
<b>Other Assets (Describe)</b> .....				.....	
.....				<b>TOTAL LIABILITIES</b>	
.....				.....	
.....				<b>Net Worth or</b> { <b>Capital</b>	
.....				{ <b>Stock \$</b>	
.....				{ <b>Surplus \$</b> .....	
<b>TOTAL</b>				<b>TOTAL</b>	

(OVER)

Fig. 32. Financial Statement Request.

liminary to opening an account, encounters difficulty only now and then. When information from an agency, such as a credit interchange bureau, indicates an account is slipping, however, and the credit manager asks for a financial statement, he is likely to disturb the customer's self-esteem. His strategy, in this case, is to save the

STATEMENT OF PROFIT AND LOSS FOR PERIOD FROM		TO	
Net Sales for Period.....		Salaries, Owners .....	
Inventory at Start of Period .....		" Employees .....	
Purchases for Period.....		Rent .....	
		Advertising .....	
Less Inventory at the Close of the Period .....		Taxes, Including Sales and Income .....	
(Deduct) COST OF GOODS SOLD .....		Depreciation .....	
GROSS PROFIT .....		Miscellaneous (Other Operating Expense) .....	
Less: TOTAL OPERATING EXPENSE .....		TOTAL OPERATING EXPENSE .....	
NET PROFIT .....		If incorporated, show amount of dividends paid .....	
<p>Fire Insurance Carried: On Merchandise \$ ..... On Furniture and Fixtures \$ ..... On Buildings \$ .....</p> <p>Liability Insurance Carried: On Premises \$ ..... On Auto and Truck \$ ..... Use and Occupancy Insurance Carried \$ .....</p> <p>Life Insurance for Benefit of Business \$ .....</p> <p>The statement above has been carefully read by the undersigned (both the printed and written material) and is, to my knowledge, in all respects complete, accurate, and truthful. It discloses in full the true state of my financial condition on the date indicated hereon. I declare that there has been no material, unfavorable change in (our) my financial condition other than indicated below under "Remarks". The figures submitted are not estimated. They have been taken from (our) my books.</p> <p>(We) (I) make the foregoing financial statement in writing intending that you should rely upon it for the purpose of our obtaining merchandise from you on credit.</p> <p>Firm Name .....</p> <p>Address .....</p> <p>City .....</p> <p>Zone .....</p> <p>State .....</p> <p>(If Partnership, Name Partners) .....</p> <p>(If Corporation, Name Officers) .....</p> <p style="text-align: right;">Date of Signing .....</p> <p style="text-align: right;">Signed By .....</p> <p style="text-align: right;">Title .....</p> <p style="text-align: right;">If corporation, the signature of an officer is needed. If partnership, the signature of one partner. Otherwise, the proprietor of the business.</p>			
NO. 100 KP 10075			
REMARKS			

Fig. 33. Second Page of Eastman Financial Statement Request.

customer's pride in order to clear the ground for action and to make his response easy. He can save the customer's esteem:

1. By submerging him in a group
2. By showing a friendly attitude

3. By arousing his self-interest motive, by allaying his fears that he has something to lose, and by showing him that he has something to gain in goods, service, and coöperation.

Following is a letter and an analysis of the psychological motives used to persuade a retail merchant to send a financial statement:

*Welcomes the order*      Thank you for your courteous interview with Mr. A. B. Brown and the order you gave him.

*Motivates request for credit by an appeal to applicant's self-interest*      Before we enter your order, we consider it best to write to you direct so as to arrange credit terms to your best advantage.

As the information we request concerns us alone, we prefer to secure it direct from you rather than from an outside source. It has been our experience that information gathered through outside channels sometimes does a merchant a serious injustice; hence, we prefer to go direct to him for the facts we need, as we are doing frankly in your case.

*Appeals for coöperation and gives reassurance that information will be kept confidential*      Will you fill out the enclosed statement and thereby help us to arrive at a credit basis from the facts you submit? You understand, of course, that we shall hold this statement strictly confidential.

We shall pass upon the information just as soon as you supply it. We hope to be able to make shipment at once.

Principles of psychology play such an important role in getting credit information from a customer in accepting a customer's credit, in refusing a customer's credit, that a brief discussion of them is included at this point.

## Psychology of Credit Letters

The credit manager who recognizes that he has a responsibility to create goodwill for his firm, as well as to protect his firm against loss, makes increasing use of the principles of psychology in writing business-building credit letters. Building goodwill through credit or collection letters is a long-range program, and it should start when first the credit manager writes to a customer.

To the degree that the credit manager wins the customer's confidence that he desires to help him, that he is fair, that he is competent, will he win coöperation from the customer. The credit man may use pride, self-interest, fairness, goodwill, and fear as motivating forces to induce people to act in accordance with his wishes. He finds *pride* and *self-interest* the strongest motives because they are fundamental elements of human personality. He finds that the effectiveness of appeals to fairness or to goodwill vary widely in strength with individuals according to training. He therefore uses them to supplement appeals to pride and to self-interest. He knows that fear is powerful in influencing human conduct, but that it may deter action as well as cause action. He therefore seldom uses it and then usually as a supplement to appeals to pride or self-interest.

In the use of psychology in credit letters, Miss Sommers cautions credit managers to consider the human factors:

Tap the letter T on the typewriter. The type bar swings upward and imprints a T on the paper. Press the button on the door bell, and the bell rings. Release the bow string, and the arrow speeds forward. But with the exception of a few primary reflexes, human behavior can be reduced to no cause-and-effect formula of such extreme simplicity. One who hopes to influence human conduct must recognize at once that he is not manipulating a marionette and that the securing of a desired response is not a simple matter of pulling a wire or pressing a button, so to speak.

You may make a request, for instance, but you cannot predict what the response will be, unless you carefully consider certain important factors that motivate human behavior. Behind the response, and controlling the directions which it will take are such factors as the personal attitudes of the individual, his habits, emotions, and certain fundamental forces, which psychologists call by various names as "urges" and "drives." These constitute the variable quantity, the plus and minus element that spells a "yes" or "no" answer to the requests; and the wise credit man reckons with these forces and plays upon them in a way that they will rally to his aid, directing the response into the desired channel, instead of blocking it.<sup>7</sup>

<sup>7</sup> Reprinted from "The Psychology of Credit Letters," *Credit and Financial Management*, September, 1942, p. 5, by H. M. Sommers by permission of *Credit and Financial Management*. Copyright, 1942, by National Association of Credit Men.



**PRIDE AS A MOTIVATING FORCE**

Pride is defined as self-esteem, sense of personal worth, a feeling of significance or importance. Pride is a motivating force. Psychologists tell us that since man cannot for long endure loss of self-esteem, he is constantly choosing a line of action that will, according to standards which he has set up for himself, enable him: (1) to guard his self-esteem if it is threatened, and (2) to regain it if it is lost. His constant effort to live up to his self-respect accounts for much of his conduct. Because pride is a dynamic force in human conduct, it is the credit man's best motivating force in securing coöperation of customers. From it, he derives his most often-used technique.

What the credit man will and can do with pride as a positive force can be reduced to three categories: (1) he can arouse or stir pride; (2) he can prick pride; and (3) he can challenge it. He can, of course, injure pride; but because pride so used becomes a negative injury, he would be unwise to inflict this injury.

In arousing or stirring pride, the alert credit manager will compliment a customer or an applicant for credit on something which contributes to the customer's or the applicant's self-esteem. He may commend (1) his business ability, (2) his good-paying record and dependability in habits, (3) his fairness, (4) his coöperative attitude, (5) the good appearance of his store, (6) the store's service to the community, and (7) his importance as a customer.

The wise credit manager will distinguish between commendation and flattery. Commendation is honest and sincere comment based upon fact. Flattery is "fiction invented for the purpose of taking advantage of one of man's weaknesses, his vanity." The first aims at promoting good feeling and securing action on a basis considered in good taste; the second insults the customer's or the applicant's intelligence.

The credit manager pricks pride when he holds up a standard of conduct for the customer which the latter was expected to, but has failed to, maintain. In essence, the credit man says: "What you are doing is not like you, Mr. Doe."

He challenges pride when he puts it up to the customer to redeem himself, to make good his promises. In other words, he says: "It is up

to you to prove yourself." Since the technique is bold, he uses it only when he has failed with less drastic methods.

#### SELF-INTEREST AS A MOTIVATING FORCE

American business operates on the profit motive; hence, whatever helps a business man to make a profit, or sometimes merely to survive, is of importance to him. In using self-interest as a motivating force, therefore, the credit manager seeks to show that the customer has much to gain and nothing to lose by a specific course of action, sending a financial statement, for example, or giving the desired credit information. The customer, because he is fundamentally selfish, will not cooperate if he believes that his self-interest stands in the way.

#### FAIRNESS AS A MOTIVATING FORCE

Fairness is defined as an attitude of appreciation and respect for the rights of another weighed properly against one's own. In using fairness as a motivating force, the credit manager approaches from a position of weakness, a negative position, if he accuses a customer of being unfair or even hints at it. He approaches fairness from a position of strength, a positive position, if he first shows that he believes in the fairness of the customer. Such consideration wins the customer's confidence and encourages a reciprocal attitude. The credit manager is in essence appealing to the customer's pride in his own character. The customer does not want to be considered lacking in a socially approved trait. Even if not habitually fair, he wants to be thought fair, and he is likely to respond favorably.

The strategy of the credit manager is to balance his rights and interests against those of the customer unobtrusively. He may ask him to reverse his position so that he will look at the case from the side of the creditor; he may draw a parallel between the creditor's and the debtor's problems. If the credit manager presents rights and interests in proper balance, he need not mention fairness at all. His tone or attitude should be straightforward and firm. Quiet self-respect creates respect.

#### GOODWILL AS A MOTIVATING FORCE

Goodwill on the part of a customer is a feeling of such friendliness toward, and confidence in, a house that he will gladly cooperate with it. It stems from a trait of human nature; the human heart is

constantly seeking in another individual that little spark of interest to which it can respond. The credit manager who has this spark is able to project himself into his customers' lives. If the credit manager shows his customers that he has a friendly interest, he is reasonably sure to stimulate friendliness in others. On the common ground of reciprocity, good feeling develops. The credit manager needs to be constantly on his guard against writing either a hesitating and apologetic letter, which reflects inferiority and invites contempt, or a superior letter, which antagonizes.

#### FEAR AS A MOTIVATING FORCE

Fear is defined as a painful emotion marked by alarm. It is related to self-interest and the loss of something valuable, such as loss of credit standing or embarrassment and expense of legal action. In using fear as a motive to effect action, the credit manager will keep in mind that fear may keep a customer from doing something—from sending a financial statement if he thinks it will jeopardize his credit standing, for example; or it may cause him to do something—pay his account for the same reason.

To prevent fear from operating against the response which the credit manager desires from a customer, the credit manager must reassure him in some cases—as when sending a financial statement, for example—that he has something to gain and nothing to lose by taking the desired course of action.

The credit manager's success in using pride, self-interest, fairness, goodwill, or fear in getting the response he desires from customers depends upon his modifying his technique as a result of what he knows about the customer as an individual. Since human conduct is complex, the credit manager knows that a variety of motives may be responsible for the same act. Any person's behavior in a given circumstance depends upon such things in his background as experience, education, and environment. Total human personality is unique, and general statements about human behavior can serve only as guides and points of departure for personalized study and application.

#### Accepting Credit

The letter accepting a retail merchant's credit is an opportunity for the credit executive to begin to build goodwill for his firm as well as

to inculcate good paying habits. If he has the right attitude toward the customer and is skillful in dealing with human beings, he will strive to win his customer's confidence, earn his respect, and cause him to develop a kindly disposition toward the house and himself. The goodwill built will influence and reinforce every subsequent request he makes.

The credit manager seeks to create confidence in the mind of the customer that he will not suffer loss, but will, on the contrary, gain by the association in general and any transaction in particular. He can tell the retail merchant that the policies of his house are as a matter of good business devoted to the customer's welfare. The motive dominating his personality as a business man is a desire to be a success. If one can satisfy this motive, one can gain confidence.

The credit manager seeks to create self-respect. He can create respect for himself by leaving the impression with the customer that the house operates on sound business principles, that it administers an intelligent and careful credit policy. If the credit manager can create the proper attitude of respect in the mind of a customer, he has laid the groundwork to influence the manner of payment and other forms of coöperation. For example, when a customer has not enough money to meet all bills, he will pay the house whose credit manager has commanded respect. Ordinarily, his tendency is to pay the "little fellow" and to let the large house wait. The credit manager of the large house can counteract this tendency only by showing in various ways that prompt payments are expected as a matter of course; that credits are supervised carefully; and that policies of the house and of the department are designed to safeguard the interests and rights of the customers even while they are promoting those of the house. It is human nature for a customer to be quick to detect weakness, to disrespect it secretly, and even to be ungrateful to the person whose laxity gives the customer a temporary advantage.

The following letter example, accepting the credit of a retail firm, takes advantage of an opportunity to start building goodwill by building self-esteem, creating confidence, and inspiring respect; and the analysis shows how these objectives are accomplished:

*Resells the  
goods*

It is a pleasure to acknowledge your order of the thirteenth. It will be shipped Thursday, so that you will have the hose for Saturday selling. This is a beautiful, sheer stocking

that will appeal to your most discriminating customers.

*Shows that credit procedure is careful; compliments*

The credit investigation which we regularly make when we open any new account has brought us completely favorable information about you. Naturally this is not news to you, for you know what your own record is. Nevertheless, we can't help commenting that it is a pleasure to establish credit facilities for an account of your standing, and we hope you will use them to the fullest extent.

*Implies careful credit procedure; inspires respect*

Our terms are Net; charges are due on the tenth of the month following shipment. Statements are mailed promptly on the first for purposes of comparison. Should any discrepancy occur between your records and ours, we should appreciate your bringing it to our attention promptly.

*Inspires confidence by appealing to self-interest*

We are at your service at any time we can be of assistance in any respect. You see, in our organization we operate upon the simple business principle that our customers' interest are ours, for we know that what we do to promote your welfare reflects directly back to us as your source of supply.

*Reflects friendliness and appeals to goodwill*

The first time you are in our vicinity, feel free to drop in and pay us a friendly call.<sup>a</sup>

The second letter example indicates that the first order is being shipped before the credit investigation is complete. In explanation of this practice, the credit manager of the Eastman Kodak Company says:

Whenever possible we try to begin our investigation of a prospective account before we actually receive the first order for credit approval. Information secured in the preliminary investigation, ratings assigned by Dun and Bradstreet, or other information on hand when the first order

<sup>a</sup> Reprinted from "The Psychology of Credit Letters," *Credit and Financial Management*, November, 1942, pp. 14-15, by H. M. Sommers by permission of *Credit and Financial Management*. Copyright 1942 by the National Association of Credit Men.

is received, sometimes enables us to approve the first order or open accounts even though we do not want to establish permanent terms without further investigation.

The letter follows:

Thank you for your first order dated —— which was referred to us for credit approval. It is being shipped to you on our customary thirty day terms, because we did not want to delay getting you started as a Kodak dealer.

We want to be in a position to continue to handle your future orders on these same terms; so we are now making the usual credit investigation which is customary when a new account is opened.

You can be of considerable assistance if you will fill out and return to us the enclosed financial statement form. The information you supply will be confidential, of course, and used here only for the purpose of cooperating with you fully.

When your reply and the replies to our other credit inquiries are received, we shall write to you again.<sup>o</sup>

#### TERMS OF SALE

The credit manager in his letter accepting a customer's credit has the objective to make clear the terms of sale as well as to begin to build goodwill as just discussed. Terms of sale are the time and conditions under which payment is to be made. They cover two points: the length of the period during which the buyer is entitled to a discount from the face of the bill, and the period—ten days to six months, depending upon the type of industry and product—within which the entire amount is due. The first is called the discount period; the second, the net period. Goods sold for resale are, in general, sold on shorter terms than are capital goods—machinery, for example.

Other factors which affect the terms of sale are the competitive conditions in the industry and the marketing period of the commodity in question.

“Terms of sale”—more properly used but more commonly entitled ‘terms of credit’—vary widely among sellers in a particular industry and among different industries. As used, ‘terms of sale’ mean terms covering all the conditions of payment—time limit of the credit

<sup>o</sup> Reprinted by permission of the Eastman Kodak Company, Rochester, New York.

period as well as cash discount option. Credit terms extend over six months or one year and, in some instances, over an even longer period."<sup>10</sup> The most common terms are 60 to 90 days. *Regular* terms are those commonly extended within the industry or granted by the firm itself. *Special* terms, as the name implies, are different from regular terms and are a matter of agreement between seller and buyer. Factors influencing terms of sale are: (1) the purpose to which the goods will be put; (2) the nature of the article; (3) the buyer's ability to pay; (4) the location of the customer relative to distance from the seller; (5) competitive conditions within the industry; (6) the degree of risk in accepting the credit of the buyer; (7) the business cycle or conditions of business. The trend is to shorten terms in a sellers' market and to lengthen them in a buyers' market.

*Special Credit Terms* The term "dating" means that the seller places an arbitrary date upon the invoice from which the terms begin to apply. Its purpose is to defer the due date. W. H. Steiner names four types: (1) season-dating—recognition on the part of the seller of the buyers' marketing period; (2) indirect dating—deferring payment by deferring shipment to a certain date; (3) competitive dating—a form of dating which makes terms somewhat commensurate with marketing period; and (4) dating for distant territory—a form of competitive dating granted by the distant seller to put him on equal footing with the near-by seller.<sup>11</sup>

A fundamental principle in reference to the regular or the special-credit terms is that the credit period should not extend beyond the buyer's interest in the article, which is the basis of credit. If the seller permits a 60-day period for goods sold in 20 days, he is helping to finance more than his own merchandise.

*Nomenclature of Terms of Sale* The accepted usage is to commence to count the period of credit extension from the date of shipment or invoice of the order, and not from the date of receipt of the goods by the buyer, unless R.O.G. (receipt of goods) terms are agreed upon by the seller and the buyer. A list of customary terms

<sup>10</sup> By permission from *Credit and Collection Principles and Practice* by Albert F. Chapin. Copyrighted, 1941, by McGraw-Hill Book Company, Inc.

<sup>11</sup> From *The Mechanism of Commerce and Credit* by W. H. Steiner. Copyright 1922 by D. Appleton and Company, pp. 56, 63, 64, 65. Reprinted by permission of Appleton-Century-Crofts, Inc.

of sale by Theodore N. Beckman number 164.<sup>12</sup> Those in common use have fixed interpretations in various types of industry: C.B.D., C.O.D., S.D.-B.L., Cash, "Ordinary," E.O.M., and M.O.M., R.O.G., Proximo, and season-dating terms.

C.B.D. terms mean cash before delivery or cash with order. They are applied when the seller is unwilling to extend any credit whatever.

C.O.D. terms mean cash on delivery. They are applied when the seller has confidence that the buyer will not refuse to accept the goods, or when the buyer has made a deposit sufficient to cover the freight both ways.

S.D.-B.L. terms, closely resembling C.O.D. terms, mean that a sight draft to which the bill of lading is attached must be honored before delivery. The terms are one method of enforcing C.O.D. terms.

Cash terms mean that a transaction is considered completed on a cash basis if payment is made within a week, ten days, or fourteen days, the number of days specifically or implicitly agreed upon. Under these terms, no cash discount is permitted.

"Ordinary" terms have two component parts: the credit extension and the cash discount. They may be, for example, 2/10, net 30 (2 per cent, 10 days, net 30 days), or 2/10, net 60 (2 per cent, 10 days, net 60 days). If the buyer pays within ten days of the date of invoice, he is entitled to 2 per cent discount. He pays the full amount after the ten days from the date of the invoice, and he becomes delinquent if he does not pay within the thirty or the sixty days as the terms specify. In some industries, the discount is larger than 2 per cent and the net period longer than sixty days.

Both E.O.M. and M.O.M. terms mean that a merchant can make payment at one time for purchases during a specific period of the month. If E.O.M. terms apply, his shipments are dated the first of the month following for all purchases made during the month. If M.O.M. terms apply, his shipments are dated the fifteenth of the month for all purchases made between the first and the fifteenth of that month; and as of the first of the month following for purchases made between the fifteenth and the last day of the month.

R.O.G. terms mean that the discount period begins on the "receipt

<sup>12</sup> By permission from *Credits and Collections* by T. N. Beckman. Copyrighted, 1929, by McGraw-Hill Book Company, Inc., pp. 603-608.



of goods." Terms are arranged to give the Los Angeles merchant, for example, buying on regular terms in New York, as advantageous credit terms as has the Philadelphia merchant, buying in New York. If all invoices were dated the day goods were shipped, the former merchant, in order to receive a cash discount, might be required to pay before he had time to receive the merchandise and to check it.

Proximo terms mean that payment for all purchases made during any one month is to be made on a specified date: such as the tenth, fifteenth, twentieth, or twenty-fifth of the month following. In certain cases, 6 per cent to 8 per cent per annum is permitted as discount when the bill is paid before due; and a similar rate of interest is charged on overdue accounts.

Season-dating terms mean an extension of the credit period similar in nature to any dating ahead. They are used to induce merchants to place their orders for production of importance three, six, and eight months in advance of the date when they wish goods delivered. They permit a merchant to order in the fall, have his merchandise delivered in January or February, for example, and secure regular terms of discount, which begin to operate May 1. If he pays before May 1, he may deduct interest at the rate of 6 per cent a year from the *net* amount of the bill. Season-dating terms are a credit device to induce retailers to share the risk and to carry part of the burden incident to the advance ordering of a stock of goods. They likewise shift the risk burden partly from manufacturers to jobbers or functional middlemen.

#### MANNER OF PAYMENT

Before a credit relationship has been established between buyer and seller, or where the seller will not extend credit, the following manner of payment is observed: (1) the buyer pays cash before the goods are shipped, *i.e.*, terms are C.B.D. (cash before delivery); (2) the buyer does not pay until goods, merchandise, or bill of lading is delivered to him, *i.e.*, terms are cash on delivery—the common expression is C.O.D.; and (3) the buyer does not pay until he receives a sight draft with bill of lading attached (S.D.-B.L.).

Although the seller does not extend credit when the terms are C.O.D. or S.D.-B.L., he does assume the risk of paying freight both ways or of finding another buyer in case the buyer refuses the C.O.D. shipment. The seller who is not paid cash before the order is shipped

and who sends merchandise with the expressed or implied understanding that the buyer will pay within ten days really has extended credit because, if the buyer fails to pay, the seller has only such recourse in collecting as he would have had if the credit relationship had been established. For this reason, the seller should investigate the buyer, to whom he gives ten days in which to pay for goods, and verify the invoice as thoroughly as if he were selling to him on regular credit terms.

#### ACCEPTING CREDIT WITH RESTRICTIONS

Sometimes the credit information received is such that the credit executive decides to accept the retailer's credit with restrictions. He may restrict an account because the customer has a top-heavy inventory resulting from a slump in business; his sales are out of proportion to receivables; or he is handicapped by a lack of ready working capital.

He may accept shipments temporarily on a half-cash arrangement, place a definite limit on the amount of the account, shorten terms of sale, or make provisions that each invoice be settled before a second shipment is made. The credit executive's problem is similar to that of asking for financial statements, rejecting an account, or proposing to send merchandise C.O.D.; the customer's pride is in jeopardy.

The executive's means of solving the problem are saving the customer's pride and appealing to his self-interest. He may save the customer's pride by attributing the customer's situation to causes outside himself, by showing confidence in his ability to improve his situation, and by merging him in a group. He may appeal to the customer's self-interest (1) by showing that the line of credit agreed upon is open to future expansion; (2) by showing that the customer's relations with the executive's house will benefit him; and (3) by reselling the goods and the house.

The manner of presentation of these motivating forces has much to do with success of the letter. The credit executive will give his logical reasons for any proposal that restricts the account before he proposes the actual restriction. He will also give these reasons definitely and frankly at the outset. He will, however, defeat his purpose by talking about such responsibilities of the credit executive as "curbing over-extension" or "preventing abuse of the credit privilege by keeping the credit well under control." He will win the goodwill,

the confidence, and the respect of the customer by presenting reasons for the restrictions always in terms of the reader's self-interest. The following letter and analysis shows how the motives just outlined may be used as forces working for action:

*Welcomes the order*

Thank you for your very fine order.

*Merges the customer in a group with other new enterprises; removes the personal sting on the grounds of general policy; shows confidence in his ability to make good; infers that he is coöperative*

Before deciding upon credit, we wish to explain our usual practice made in our customer's self-interest. Whenever we open an account for any newly established business, we begin with a reasonably modest figure, and increase it as conditions warrant. Under this policy, we propose a \$1,000 line of credit. I have no doubt that your operations for the first year's business will be such that we can increase this amount substantially.

*Details*

We suggest that you let us ship half the merchandise May 15, and the balance June 30. In this way you can put the first lot into your stock, dispose of some of it, and make arrangements for payments by the time the second lot is ready to be shipped.

*Appeals to self-interest to secure an early reply by showing concern about prompt delivery*

Will you please tell us promptly whether this arrangement is satisfactory? We wish to make shipment in time for your fall trade.

## Refusing and Controlling Credit

### SAYING "NO" GRACIOUSLY

The art of saying "no" graciously is a fine art. It depends upon the kindness inherent in the one who says "no" and upon his feeling that all people deserve respect. His technique is to preserve the self-esteem of the reader while refusing to accept his request for credit. The credit executive who cannot accept the customer's credit has a self-interest in saying "no" graciously in addition to the amenities of courtesy that make the conducting of business a satisfying experience. The man whose credit is not acceptable today is potentially

a cash customer; his credit may be acceptable in the future; and he has his own sphere of influence among associates and friends. No one can afford to injure another person's self-respect.

The customer has not measured up to standards that he sets for himself or to standards set by those whose judgment he values. He feels inferior and hence is easily injured. In helping the customer to save his pride, the credit executive can: (1) build up his importance in other directions, (2) merge him in a group, (3) attribute his situation to causes outside himself, and (4) appeal to his self-interest in buying on a cash basis.

In building up the importance of the credit applicant in other directions, the credit executive may comment favorably upon his good turnover, his substantial investment, his large volume. He may express confidence in his ability, industry, integrity, and good intentions. He may recognize his importance as a customer by showing regard for his opinion, appreciation for the opportunity offered to accept credit, and desire to do business on a cash basis now and on credit in the future. The credit executive has an ally in the trait in human nature signified by the old saying: "Misery loves company." Any suggestion that other people are in the same condition as the customer bolsters his self-esteem. The more impersonal the suggestion of weakness, the less likely it is to offend. The credit executive with impunity can attribute the customer's difficulty to circumstances beyond his control. Unexpected circumstances, local conditions, "recent business conditions," are ever present in conducting business:

Thank you for your order of December 12 for shotguns and shells and for the credit information. Your interest in our products pleases us very much, for it shows that as more and more people become acquainted with our quality and low prices, we will be called on to supply more and more dealers with Remchester guns and Super Z shells.

We have considered your credit application carefully, and were glad to see that your references speak very highly of you as a man of integrity. Because of the drought this summer, however, crops have been so severely damaged that your collections on your heavy farm accounts, with which you probably intend to pay your bills, may become slower and slower. This fact and the fact that you are no longer as well covered by insurance as you formerly were, lead us to

doubt that it would be wise for you to take on the burden of a charge account with us at this time.

Frankly, Mr. Dent, we wish to avoid the mutually embarrassing situation which might arise if we had to ask you for payment when you were not prepared to pay because of an inopportune fire or because of your too great kindness in granting credit to the unfortunate farmers of your locality.

May we suggest that you take this opportunity to make some extra profit in these times when the regular profits seem likely to dwindle? By ordering only what you can sell every week or ten days, you can take advantage of our liberal 10% discount for cash without tying up very much money. Thus, on the order we now have, you would make an extra profit of \$14.22, paying only \$128.02 instead of the original \$142.24.

Shall we ship the guns and shells on those terms, Mr. Dent? If you'll just use the enclosed envelope to send in your check or tell us to ship the goods C. O. D., we'll be glad to send them right out. Then, you'll be ready for those fellows who will soon be stocking up for the opening of the hunting season, only three weeks hence.

#### SUGGESTING CASH TERMS OR C.O.D.

Experienced credit executives find that getting business on cash terms calls for the exercise of good judgment and diplomacy. Officers of new enterprises are less likely to object to cash arrangements than are those of old enterprises whose credit is slipping. Those of the new enterprises usually prefer a cash-in-advance arrangement to a C.O.D. one. Very large houses sometimes consent to cash deposits against shipment, perhaps on a revolving basis, but would not accept the opprobrium of C.O.D. shipments. They are willing in most cases to accept sight drafts because they manage them through their banks with facility and without loss of prestige.

In order to prevent the unfavorable reaction which a customer receives when he sees the C.O.D. on a page, the credit executive can suggest "some cash arrangement that suits your convenience." Whether this customer will buy on a cash basis depends upon whether or not he can secure merchandise which is just as good and at as good prices from some other house, and whether he sees that it is to his self-interest to buy from the house which will not accept his credit. Consequently, the credit executive of the mercantile firm

is under the necessity of showing the weak risk: (1) that cash terms will benefit him, (2) that cash terms are one step toward getting credit terms, (3) that trade relations with the house will benefit him, and (4) that the goods, the prices, and the service cannot be surpassed. Appeals to self-interest are inherent in such sentences as:

1. The discount you earn for cash payments, when accumulated over a period of a year, add substantially to *your profit* showing.
2. Naturally, we realize that you want us to arrange credit facilities for you as early as possible, and we are sure that we can do so as soon as conditions warrant.
3. We are genuinely interested in your success.
4. If you will let us have your reply promptly, we can still get the goods to you for Saturday's business.

The letter on page 613 suggests that later information may permit credit terms again.<sup>13</sup>

#### ASKING FOR EXPLANATION OF CUSTOMER'S SLOWNESS

Circumstances sometimes arise when the credit executive must ask a long-time credit customer for a financial statement; this customer is not discounting bills; he makes payment after the net period is past; agencies report that he is slow in paying other creditors. If it is impracticable to call upon the established customer, the executive must seek a financial statement in a letter that will not offend. Again, he must depend for his success on certain traits of human nature. As always, he seeks to preserve the customer's self-esteem, but at the same time he will gain confidence and respect by talking on the subject in a straightforward way. The following general outline of technique follows so closely that of getting a financial statement from a new customer already discussed that only the subject of drawing upon goodwill needs explanation.

In introducing the subject, draw upon goodwill. In describing the situation, save pride: (1) by merging him in a group with others, (2) by attributing the unfavorable trend to outward circumstances, and (3) by establishing his importance in other directions.

<sup>13</sup> Reprinted by permission of the Caterpillar Tractor Company, Peoria, Illinois.

**CATERPILLAR TRACTOR CO.**

Caterpillar

PEORIA 8, ILLINOIS

June 25, 1947

Mr. I. M. Insolvent, Treasurer  
Loose Piston Company  
Podunk, Pennsylvania

Dear Mr. Insolvent:

After reviewing recent mercantile reports on your company and considering our recent ledger experience with you a continuance of open account terms on shipments cannot currently be justified.

While it is quite possible that later information may change this whole picture, I will appreciate hearing from you as to how you want shipments handled in the meantime.

At the present time we have a YP-4000 Engine, your order No. 45612, ready for shipment and as we will be closed for vacation from July 4 to July 21, will you please give me your instructions as soon as possible.

The value of this engine will be approximately \$2,200.00, not including freight. According to your preference shipment can be made on "sight draft" terms, or you may send us your check in advance, whichever you wish. If you desire us to use "sight draft" terms please let us know the bank to which you prefer we send our draft.

For many years, your company and this company have enjoyed a most pleasant and mutually profitable business relationship; and I sincerely hope this relationship will be continued for many years to come. I also hope future information will justify a reversion to more liberal terms.

Very truly yours,

CATERPILLAR TRACTOR CO.

Credit Manager

J.A. Blank  
pmh  
nmb - September 29, 1947)

DIESEL ENGINES • TRACTORS • MOTOR GRADERS • EARTHMOVING EQUIPMENT

Fig. 34. Letter Suggesting Cash Terms.

The goodwill which a house has built up with a customer through selling him good values, rendering good service, and promoting his welfare has been compared to a bank account. The credit executive now finds it a valuable asset which he can draw upon as he would draw upon a bank account. He does so in order to create a favorable

attitude toward his request for the financial statement. He mentions the understanding, the confidence, the friendship which has developed through mutually pleasant business relations through the years. The credit manager in the first paragraph of the following letter is drawing on his goodwill bank account:

*Appeals to goodwill*

We have been doing business together for several years, and through mutually satisfactory dealings have developed a close understanding. With the confidence that you will understand that my motive is entirely friendly, I want to discuss something with you that has been giving me some concern.

*Describes the adverse information first. Note that instances of prompt pay are mentioned first, before the slow cases are cited*

A recent trade report shows that your payments are running increasingly slow with your other clients. Out of seventeen who have reported, three show prompt payments, two show that you are discounting, five show slowness up to 60 days, and five, 90 to 120 days. In addition, two report that your account was placed with a credit agency for collection.

*Anticipates the customer's reaction, and forestalls it by acknowledging his cooperation; appeals to self-interest*

Naturally you might feel that since our own account is not running seriously overdue, we should not concern ourselves with these other cases. We, however, must take a broader view of the situation. We surely appreciate the cooperation you give us, but at the same time it is important to you and to us that you maintain the proper relations with your other creditors for, of course, a few dissatisfied creditors can cause you embarrassment.

*Appeals to fairness, by showing that the creditor is entitled to the information*

Frankly, in view of these reports, I feel that we are entitled to a full knowledge of just what your situation is. We should like to see an up-to-date financial statement, and to know the extent of your past-due indebtedness. If you can give us sales and



operating figures for the past six months, that will give us a better understanding.

*Saves his feelings by merging him in a group with all business men; acknowledges his right to coöperation; appeals to self-interest, as a motive for supplying the information*

Our sole motive is to coöperate with you. We feel that with complete information, we may, from an outsider's viewpoint, be able to offer some suggestions that will be helpful. Creditor coöperation is something a merchant likes to feel that he can depend upon in temporary periods of stress such as are likely to occur in any business. You have given us a big volume of business and are entitled to our coöperation, and we assure you that you will get it, but we have to have the facts first.

*Closes the letter with a direct request*

Will you please give us the information we need on the enclosed blank?

#### OFFERING CONSTRUCTIVE ADVICE

If a credit man convinces himself that it is to his own and the customer's self-interest to give his customer the benefit of his knowledge and experience on how to maintain good credit, he is likely to find his unsought advice unwelcome. To make his advice welcome, he must first convince the customer that he is a friend. His "ways and means" are (1) preserving his customer's importance, (2) meeting him on a basis of equality, and (3) appealing to self-interest.

An invariable rule of tactful people is never to injure another person's self-respect. Better still, the tactful person always helps the other person to feel important. The credit man will antagonize if he adopts a superior attitude. On the other hand, he will not inspire confidence if he is too humble. He achieves the happy medium through recognizing his customer's practical experience, his past success, and the fact that he knows his own business while he unobtrusively gives his own qualifications for offering suggestions. He may mention his experience in analyzing financial situations, the wealth of statistical data available, and the advantage of an objective position. A letter example follows with an analysis which indicates how the credit manager preserves a customer's importance, meets him on a basis of equality, and appeals to self-interest:

*Thanks him and confirms his importance*

Thank you for taking time out to send me a financial statement and write me a detailed letter in the midst of the pressing duties that are incident to the chairmanship of a committee such as you mention.

*Mentions a good point first*

I know it is gratifying to you that you held your own during this past year and even made a small profit. With business on the upswing, that will undoubtedly be substantially larger this year.

*In introducing the criticism, gives him credit for intelligence of his own; appeals to self-interest*

There is one thing that occurred to me in studying your statement, as it no doubt has to you, too. While your capital is entirely adequate for your business, so much of it is tied up in an inventory which, in my opinion, is too heavy, even in view of a probable increase in sales. If your stock could be brought down to a point where you could show a turnover of about  $3\frac{1}{2}$  or 4 times, this would solve the problem of retiring your indebtedness more promptly.

*Meets him on a basis of equality; establishes grounds for making suggestions*

Please do not think I am trying to tell you how to run your business. I don't know the first thing about merchandising, but I do have an opportunity to study and compare hundreds of statements that come in here from all types of businesses. Once in a while a suggestion of this kind coming from the outside is helpful, and it is in that spirit I have mentioned what occurred to me.

*Confirms his importance again by leaving room for his opinion*

What is your opinion?

## Other Types of Credit Letters

The credit executive in the field of mercantile credit has in his daily work the responsibility for writing all the types of letters discussed and illustrated in Chapter xvi on retail credit letters. Since the principles of retaining, reviving, and getting new accounts are as ap-

plicable to mercantile credit letters as to retail, no letter examples are given of the former. In these letters, as in those discussed in the preceding chapter, the motivating forces that will appeal to the credit executive are pride, self-interest, fairness, goodwill, and fear. Because the first two of these are fundamental elements of human personality, he finds them his best aids. Because fairness and goodwill are traits less basic than pride, appeals to them are most useful when combined with appeals to other motives. Fear's greatest function in influencing action is in its inhibiting influence on action; hence, a credit man seldom uses it to stimulate a response he desires. He gets better results when he appeals to motives which work constructively for good customer relations.

### Class Projects

1. Compare the duties of the mercantile credit manager with those of the retail credit manager. Which would seem to require the greater versatility and tact?
  2.
    - a. What must the mercantile credit manager know in order to decide whether his firm will sell on open account to a retail store?
    - b. What is the principal source of credit information when a new firm applies for open account privileges?
    - c. When does the mercantile credit manager begin his credit investigation of a new applicant?
  3.
    - a. What are the two objectives of the letter accepting a customer's credit?
    - b. Distinguish between the terms "discount period" and "net period."
    - c. Why does the firm furnishing unfavorable credit information guard against divulging the name of the firm reported upon? (See Appendix II, pp. 842-44, "The Law in Relation to Business Correspondence.")
  4. Criticize the following three letters requesting credit information from a customer. In what way, if any, is the self-interest of the customer considered?
- a. Gentlemen:

It is the policy of this company to obtain a financial statement before issuing a credit limit. We are, therefore, enclosing one of our regular blank forms to be executed at your earliest possible convenience.

Since it is essential that we have this information, we shall appreciate your prompt attention to this matter.

Very truly yours,

- b. This confirms the telegram we sent you yesterday.

We value the business you have given us very much, and the way that you have taken care of your account. But before a large order can be approved, it is always necessary to get information on which to base our decision.

Please understand, we are not questioning your honesty or intention to pay, Mr. Jones. As you know, we handle hundreds of monthly payment accounts daily, and through our many years of experience, we have found that certain credit standards need to be met in order that we be sure the customer's payments can be made conveniently, regularly, and promptly.

When an account has been opened, it is quite natural for a customer to want to add to it, for he finds it a most convenient way to buy. This is perfectly satisfactory with us, but we do advise against making purchases requiring payments that may prove to be burdensome.

Your payment of \$35.45 is being returned as you asked, Mr. Jones. We would much prefer to write you that the merchandise is being shipped, and if we can establish your credit for this additional order, we shall be glad to let you know right away.

- c. Gentlemen:

As is customary this time each year, we are bringing our credit files up to date and request your cooperation by furnishing us with a copy of your latest financial statement. A form is enclosed to assist you in preparing this statement.

In the event the preparation of your statement has not been completed, will you kindly inform us of the approximate date it will be ready, so that we may mark our files accordingly?

Thanking you for your cooperation and for your continued interest in our products, we are

Very truly yours,

5. Define the following:

- a. Terms of sales
- b. Terms of credit
- c. Special terms
- d. Competitive dating
- e. Season dating
- f. Ordinary terms
- g. R.O.G.; C.B.D.; C.O.D.; S.D.-B.L.
- h. M.O.M. and E.O.M.

6. Make a list of the explanations that may be used in refusing a customer credit and at the same time retaining his goodwill.

## Letter Problems

1. Your company, manufacturers of rubber tires, has been doing business for two years with a retailer in Urbana, Illinois. His orders have been progressively larger, but today you receive an order for \$500 worth of tires. This is twice as large as his previous order, and this time he wants credit. Either his business is growing phenomenally, or he is too optimistic. Rubber prices are going down. To take advantage of a falling market, it is wise to order in small quantities. You, yourself, are doing this whenever possible. You will be glad to extend credit to him, if he will cut his order down to \$350. Your terms are 2/10, n/30, E.O.M., and you think it necessary to explain them.
2. Your investigation of the Ben Ridge Company, a wholesale dry goods house, shows that this organization has been operating for some time in a slightly unbalanced financial condition because of heavy inventories and slow collections. At present, the ratio of the company's current assets to current liabilities is a little less than two to one. Corrective steps recently taken by the firm's officers indicate that the company's financial affairs should soon be in a satisfactory condition. The mercantile credit agency's special report shows that of twenty-two bills paid within the last three months by the Ben Ridge Company, seven were discounted, twelve were paid promptly, and three were fifteen days overdue. On this company's first order, for \$585.32, you decide to grant your usual terms, 2/10, net/60.
3. You represent the Ellice Feed Company, Inc., wholesalers in feeds. One of your customers is the Farmers' Grain and Coal Company of Danville, Illinois. You have just received an order for seventy-six bags of "Old Reliable" feed at a cost of \$85. In checking your records, you find that this company has not paid for a previous shipment of feed dating two months ago. They owe you \$140, and you have given them a credit limit of \$150. Perhaps more recent information would enable you to raise their credit limit. Otherwise you are unwilling to send them this shipment until they have paid for the first one. You will be very glad to send this shipment upon receipt of a check or C.O.D. Your feed has one great selling point; although it may not be branded as high in protein value as other feeds, it is more completely digestible than any other feed on the market.
4. Mr. Frank Ajax, a discharged veteran, has opened a hardware store in Sandusky, Ohio, and ordered \$104 worth of house paint, enamels, and varnishes from your company, the Reliable Paint and Varnish Company of Chicago. Credit inquiries reveal that he used his governmental loan and most of his savings in order to start the Ajax Hard-

ware Store in business. His reserves are low, and it will take him some time to build up trade. You do not feel that he is a good credit risk, but you would like to sell to him on a cash basis. Sandusky is a good city for your line. Perhaps he can start on a smaller scale by ordering just the enamels, which have the most rapid turnover. Write him a letter that will get his business. You can promise fast, efficient delivery and offer a 5 per cent discount on cash payments.

5. You are a wholesale woolen manufacturer. You have received a letter from the Harris Manufacturing Company, makers of pottery and china products, asking for credit information concerning the Kent Department Store. The Kent Department Store has used your name as a credit reference in applying for credit with the Harris Company. The Kent Department Store was reorganized some six or eight months ago. Since then, you believe that they have been quite successful. Their account with you has been active in a small way. Your books show a recent high of \$103, with \$79 now owing, which covers current bills. Payments are made without exception on the tenth of the month following, and they have always taken advantage of the usual cash discount. Write a letter to the Harris Company giving them this information.

## Chapter XVIII *Writing Better Collection Letters*

### Collections and Profits

The Collection Manager Coöperates with the Sales Manager

The Collection Manager Helps Determine Collection Policy

The Collection Manager Needs an Efficient System

### The Collection System

Types of Debtors

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Number of Steps

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### The Collection Letter

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Gaining Attention

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Motivating Action

### Tone

The Impersonal Tone

The Exasperated Tone

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### The Psychology of Collection Appeals

Appeal to Coöperation

Appeal to Fairness

Appeal to Pride

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### The Collection Series

Notification Stage

Reminder Stage

Stronger Reminders

Discussion Stage

Urgency Stage

Action Stage

Collecting money for what the credit customer has bought on credit is the last long mile of the credit manager's journey. It is the fulfillment of the credit contract. The creditor gets pay for value rendered in goods and service; the debtor fulfills an obligation. In most modern firms, especially in mercantile firms, the credit manager is also the collection manager. The wisdom of one man's heading both the credit and the collection work is apparent.

Credit work and collection work are closely interrelated. Loose credit acceptance prevents successful collection; loose collection planning and procedure nullify sound credit acceptance. The foundation of the success of both is the acceptance of the credit of those applicants only who can and will live up to their credit contracts. As the credit executive, the manager can rate those whose credit he accepts according to their potentialities as good payers, slow payers, or uncertain payers. As collection executive, he can observe how

customers A, B, and C pay their bills and can reclassify them on the basis of his experience with them. As credit head he is held responsible for losses due to nonpaying credit customers; hence he has a vital interest in collecting from them. As both credit and collection head, he has all the credit records in his department.

## Collections and Profits

Collections derive their importance from the constructive function that they perform in the producing and marketing procedures and from the fact that they are the final functions in these procedures. All business consists of many, many transactions each of which is a series of the three steps of producing, selling, and collecting. Collection is the consummation of the first two steps. Although good collections do not necessarily spell the success of a business, they are essential to its success.

It is evident, therefore, that a merchant cannot realize a profit on a sale until he collects the money for it. Moreover, the amount of profit he makes depends upon the promptness of his collections, the cost of these collections, and the goodwill or ill will he engenders in collection work. The relative importance of these three objectives of collection work is, first, to collect the debt; second, to collect the debt and retain the customer's goodwill; and third, to collect the debt promptly while retaining the customer's goodwill. If not all of these objectives can be realized, promptness is sacrificed to goodwill, and as a last resort, goodwill is sacrificed to obtain payment. These are the statements of an authority in credit and collection practice.<sup>1</sup>

Prompt collections enable a merchant to reinvest in merchandise and to make more sales. Profits on capital depend upon the number of times that this capital is reinvested upon completion of each buying, selling, and collecting circuit. Prompt collections also reduce bad-debt losses by preventing buyers from running up large overdue accounts. They create larger sales because customers buy most freely when their accounts are paid. Last, they keep collection costs at a minimum.

In normal times, debt losses vary in different lines of business from one-fourth of one per cent to 3 per cent. In retail stores with effec-

<sup>1</sup> By permission from *Credit and Collection Principles and Practices*, Fourth Edition, by Albert F. Chapin. Copyrighted, 1941, by McGraw-Hill Book Company, Inc., p. 477.



tive collection departments, they are as low as one-half of one per cent. Because a large proportion of a collection manager's time must be devoted to the small percentage of accounts which are not paid on or near the due date, and because these are the accounts that run up his costs, his measure of efficiency is the success with which he handles this group of customers. It helps to determine the size and color of figures in the annual statement of his firm.

#### THE COLLECTION MANAGER COÖPERATES WITH THE SALES MANAGER

The collection manager's work must be coördinated closely with the sales manager's. To coöperate, he needs to keep constantly in mind that the company is in business to make a profit, that to make a profit the company must make sales, and that he can't collect for sales unless sales are made. He functions as a salesman in various ways. He may put a paragraph of sales talk into the letters of all except the final stages of his collection procedure. He may mention some new line of goods of the house, call attention to seasonal sales, or describe some particular item that he deems of interest to the customer. He functions as a salesman in applying the principle of resale in collection work: he attempts to revive in the buyer the state of mind he had toward the firm when he offered credit. He sells, again, its service, quality, price, style of merchandise, and credit privileges. Resale emphasizes the debtor's and creditor's community of interest. He functions as a salesman if, in collecting money, he at the same time preserves the friendly relations with customers which cause them to buy from the company he represents. To perform these sales functions, he needs to learn from every available source, not only the business standing of customers and their paying habits, but also intimate and personal details about them. The latter he can get from reports from salesmen or from talks with them about credit customers.

#### THE COLLECTION MANAGER HELPS DETERMINE COLLECTION POLICY

The collection policy of a retail firm may be "close," "liberal," or "in-between." Merchants of the 90's would probably pronounce the policy of most present-day merchants as "close" because merchants of those days "sold goods not on time but on eternity." The

trend of modern merchants is to shorten the terms of sale. Buyers at retail stores expect to receive statements once a month and take no offense at their being sent.

The retailer shortens his selling terms if the terms on which he buys are shortened. He shortens terms in an effort to cause greater turnover of capital with its consequent increase in profit. Moreover, prompt collections mean to him more working capital without the cost of borrowing at a bank. He shortens terms to take advantage of cash discounts and to improve his own standing. And he shortens them to keep down costs of collection and to minimize effort in collecting. Prompt collections keep a customer ordering from the house; it is human nature not to place orders with a house to which one is seriously in debt. Finally prompt collections create respect for the house that makes them, with the result that a customer acquires a habit of paying this particular company promptly and lets more lenient houses wait for payment.

The collection manager's credit policy will be influenced by the class of customers sold—high income, medium, or low income. It will be influenced by whether his competitor's policy of collecting is strict or lenient. On the other hand, a firm's collection policy is influenced by the same factors that affect the accepting of credit. For example, retail stores in industrial centers subject to strikes and work stoppages have a different collection policy from those in agricultural areas or educational centers. The collection policy of a store is also affected by the economic conditions of the country, of the community, and of the industry. Even in normal times, collections in certain communities are greatly affected by the business health of certain divisions of industry. In abnormal times, collection policies are modified.

#### THE COLLECTION MANAGER NEEDS AN EFFICIENT SYSTEM

An effective collection system is a method of procedure for the collection department in accordance with which the credit manager or his assistants collect money from credit customers. It consists of sending notices when payment is due and of gradually but surely putting increasing pressure on delinquents until they pay or until collection procedure reaches a climax in forceful or drastic action. An efficient system operates more or less mechanically in regard to the various steps to be taken and in respect to dates and types of

collection notices or solicitations to be sent. The characteristics of its efficiency are promptness in reminding customers of the terms of their credit contracts and of regularity with respect to dates when some form of collection effort should be made.<sup>2</sup>

## The Collection System

The collection manager considers at least five factors when formulating an effective collection system: (1) types of debtors, (2) kinds of effort to apply in collection of overdue accounts, (3) number of steps to be taken, (4) sequence of appeals, and (5) the intervals elapsing between the various steps.

### TYPES OF DEBTORS

Although credit and collection executives cannot draw distinct lines between classes of debtors in general, they recognize three broad classes: (1) prompt-pay customers, (2) good but slow-pay customers, and (3) uncertain or poor-pay customers.

1. Customers in the first class pay when they receive statements or inform the credit manager when they will pay and why they cannot pay earlier. They are called "gilt-edged risks."
2. Customers in the second class intend to be honest but are likely to be careless about dates when bills are due or to use poor business methods. They pay after they have caused the collection department to spend time, money, and effort in correspondence, telephone calls, telegrams, and other collection tools.
3. Customers in the uncertain or poor-pay class disregard dates of payment, take advantage of "unearned" discounts because it is profitable to do so, and defer payment as long as they can "get away with it" because they can gain by using the creditor's money instead of borrowing at a bank. In this class, also, are those who are temporarily embarrassed by illness, deaths, strikes, and crop failures.

The collection head may accord the prompt-pay customer lenient treatment. He knows that he can collect from him, because the customer has capital, even though force may have to be used. He also "woos" the good but slow-pay customer because he is the most numerous. He deals with the uncertain or poor-pay customers in a strict manner. He knows that the poor risk's continuing to be a credit

<sup>2</sup> By permission from *Credits and Collections* by T. N. Beckman. Copyrighted, 1929, by McGraw-Hill Book Co., Inc., pp. 450-55.

customer depends upon strict supervision. He must be alert to see that the debtor pays on time and to set up a special plan for him in times of misfortune.

The third class should be further divided into the dishonest and the unfortunate, since the collection manager's treatment of the two cannot be the same.

#### KINDS OF COLLECTION EFFORT

The collection manager expresses his leniency toward the usually prompt-pay customer by sending him many reminders, at first mild and then becoming stronger, before he inquires why the customer does not pay or before he makes an appeal for payment. He is somewhat less liberal toward the good but slow-pay customer as evidenced by the fact that he sends him fewer but stronger reminders than he sends the first class. He expresses his determination to collect from the uncertain risk by using the direct method. His first message may insist upon prompt payment. Or he may skip one or more steps of collection procedure, especially if the customer is delinquent more than once.

#### NUMBER OF STEPS

The number of solicitations which are made before the collection manager uses force or drastic action is significant to the success of the particular collection system. The manager determines his course by the collection policy of the house. Is it "close," "liberal," or "in-between"?

If the policy is close, as in the case of women's ready-to-wear shops, which rotate offerings according to season, he finds it advisable to send few reminders and letters before resorting to more forceful collection methods. If his policy is liberal, on the other hand, he sends many solicitations. Publishers, for example, in collecting from teachers, may send solicitations for a year or more.

These questions the collection manager can decide only in relation to variable elements, such as the nature of his competition, his need or desire for an increase in the volume of business, and the margin of profit he seeks. The following outline of the collection procedure of a mercantile firm exemplifies current practice in regard to the time it takes a particular collection system to operate and the number of solicitations used.

The following is an outline of the collection follow-up procedure which D. J. MacKenzie, a winner of the 1946 Dartnell Gold Medal Award, uses for Universal Paper Products Company, manufacturers of paper cups:

Reminder No. 1—due date

Reminder No. 2—7 days delinquent

Letter No. 1—17 days delinquent

Letter No. 2—27 days delinquent

Letter No. 3—37 days delinquent

Letter No. 4—47 days delinquent

Letter No. 5—57 days delinquent

Letter No. 6—67 days delinquent

#### SEQUENCE OF APPEALS

When the kinds of effort—reminders, letters, drafts, telegrams, and other collection methods—and their number have been decided, the collection manager determines their sequence. The fundamental principle he follows is that mild measures come first and that stronger measures are pressed into service only when the milder measures fail. One weakness of many series of collection letters is the placing of letters mild in tone after letters firm or even insistent in tone. If a reminder or a letter makes a favorable impression on the reader, it helps the stronger reminder to take effect with no loss of goodwill. Human nature is such, however, that a person offended by lack of consideration in the first solicitations will not respond favorably to later, more lenient solicitations. Moreover, if he is deserving of strong measures, he is not likely in any case to respond to lenient measures.

#### INTERVALS BETWEEN NOTICES

Neither the mercantile nor retail collection systems show that time intervals between solicitations can be standardized. One guiding principle, however, is evident: the more serious the case, the shorter should be the time between solicitations. The time interval is governed, moreover, by such factors as: (1) the quality of the credit customer and his paying record, (2) whether or not he is delinquent for the first time, (3) whether or not the nature of the business allows long or short collection periods, and (4) business conditions. In general, time intervals are liberal for the prompt-pay customers, shorter for the good but slow-pay customer, and almost non-existent

for the undesirable or poor-pay customer. Customers who are delinquent in payment more than once have certain expectations as to the frequency and number of solicitations before the creditor takes drastic action. Practice in various branches of business determine how seriously delinquent is a customer who does not pay for one month, two months, three months, or four months after the due date. Business conditions of necessity determine the answer. In times of general prosperity, collections can be prompt and systematic. In times of depression, collections cannot be prompt; hence, frequent solicitations are both expensive and futile. Unusual difficulties such as floods or droughts in sections of the country, moreover, affect timing of solicitations. In determining time intervals the collection manager considers the same factors he used when deciding upon a collection system: the profit the firm seeks, amount of capital on which it operates, and its rate of turnover.

Drastic action comes much more slowly for the prompt-pay customer than for the other two classes of customers. Although retail collection managers consider payment after two months slow, and after four months delinquent, they would not use drastic measures in dealing with the good-pay customers in fewer than six months, if they used them at all. They might, on the other hand, resort to drastic action for the poor-pay customer within six weeks. Stores with liberal policies plan for a relatively large number of collection steps and relatively long intervals between steps. They shorten intervals as the series nears completion. They allow fifteen-day intervals in the early stages of collection but only five in the last stage. The following outline shows treatment accorded the different classes of risks by a wholesale firm:

### Three-letter sequence to a poor-pay customer:

#### *First letter (ten days after sale):*

Requests payment and names a date when payment is expected.

#### *Second letter (ten days later):*

First paragraph refers to previous letter and lets customer down easy for apparent neglect.

Sight draft on the customer's bank account at beginning of second month. Assumes that draft will be accepted.

**Five-letter sequence to a good-but-slow-pay customer:**

*First letter (first of the month following sale):*

Elements of letter: Time overdue; amount; offer to furnish a duplicate of statement. Assumption: mere oversight.

*Second letter (ten days later):*

Assumption: Dissatisfaction with goods or financial embarrassment of the customer.

*Third letter (ten days later):*

Inquiry as to reasons for non-payment. Offer of help.

*Fourth letter (beginning of second month):*

Appeal to pride and sense of fairness; opportunity given to explain within a certain time; otherwise a sight draft will be used.

*Fifth letter (one week later):*

Appeal to fear; ultimatum to pay or accept draft by a certain time.

\* \* \*

**Seven-letter sequence to a prompt-pay customer:**

*First letter (first month):*

Statement and request.

*Second letter (fifteenth of month):*

Follow-up; reminder.

*Third letter (beginning of second month):*

Bill is due: request for payment; proposal of use of a bank draft.

*Fourth letter (middle of second month):*

Notice given of bank draft.

*Fifth letter (first of third month):*

Notice given of turning the letter over to the Adjustment Bureau of the Association of Credit Men on a definite date in the future.

*Sixth letter (middle of third month):*

Variant of letter four.

*Seventh letter:*

Notice that the account has been referred to an adjustment bureau.

**The Collection Letter**

A good collection letter is one that collects the payment of a past-due account and retains or strengthens the goodwill of the customer.

No matter what amount of money it brings in, it is successful only if it strengthens the customer's feeling of goodwill toward the firm. On the other hand, it is not a good collection letter if it builds goodwill and fails to get tangible returns. Each of the following two letters would probably collect what is owed. They present striking contrasts, however, in their impressions upon the reader. The first has probably collected a high percentage of past-due accounts and caused its recipients to request that their accounts be closed. The second, because of its spirit of helpfulness, should collect money and build goodwill as well:

Dear Mr. Doe:

You do not answer our letters. What is more serious, you do not pay your bills. A matter of courtesy and honor should be important to you. It is to us. Please answer, or pay by return mail.

In ten days we shall employ adequate measures to protect our interests.

Yours truly,

Gentlemen:

This morning our collection manager suggested to me that we turn your account over to Dun's. He placed before me copies of the five letters which have been mailed you since November 10.

I do not wish to authorize such action before taking up the account with you personally. You understand that I want to give you every opportunity to settle your account without reporting it to Dun's.

To speak frankly, I am inclined to think you have some good reason for not writing to us. I shall retain this correspondence on my desk for ten days to give you an opportunity to send your check, or to tell us what to expect.

You must realize that this debt is a matter of real importance to you. Please let me hear from you.

#### ELEMENTS

Collection managers write collection letters very much as they write sales letters. These letters sell not merchandise but the value of having credit with the firm.



Analysis of many good collection letters shows that three or four paragraphs developing three topic sentences usually make their content. These are the opening paragraph, one or two paragraphs to present the argument of the letter, and the closing paragraph. The opening paragraph seeks favorable attention or makes known the business at hand, or does both.

The core of the letter carries the argument for payment.

The closing paragraph attempts to obtain immediate action.

The following outline and letter will serve the purpose of most collection managers seeking a pattern on which to build a collection letter by the easiest possible means. In one file, they may place opening paragraphs gleaned from the many collection letters which come to them personally, or those which they conceive on their own initiative, or which are suggested by current affairs or news items.

#### Formula for a collection letter:

##### *1st paragraph:*

Gain the reader's attention. Give the subject matter.

We are enclosing a statement of your account totaling \$128.30, now 60 days past due.

##### *2nd paragraph:*

Argument of letter. Go into detail, giving conditions that surround this particular case. Every letter can be made individual. Visualize, personalize, characterize.

At the time of opening your account May 1, the writer clearly explained our terms of sale; namely, 2/10, net 30. Your acceptance of this shipment was your implied promise to pay in accordance with our terms. However, we have not heard from you.

##### *3rd paragraph:*

Definitely place the responsibility on the debtor. Hinge the next move on him. If he does not reply, you have put yourself in a position to be more severe in your next letter.

In view of the circumstances, we are compelled to ask for your check in full not later than Monday, July 15. I will hold a copy of this letter on my desk awaiting your reply..

*Gaining Attention* Since collection letters are sales letters and uninvited, they, too, must compete for a reader's attention, which means that they must have attention value. They have a difficult problem to solve in that they compete not only with the sales and collection letters from other stores, but also with a store's own sales-promotion letters and other direct-mail solicitations. They cannot take hold of the reader's interest unless they are opened and read.

To make one's statements stand out from all the ordinary end-of-the-month statements one should eliminate window envelopes and the earmarks of metered mail. These cause recipients to let letters lie around unopened. Since white paper is usual in collection solicitations, one may use colored envelopes and stationery to disguise the statement's identity, or regular envelopes bearing postage stamps and personally addressed. A dash of novelty in the letterhead, in illustrations, and in the layout, helps to induce the reader to read the text. The debtor upon opening a collection letter expects something like the following and is not usually disappointed. It does not, however, make him "sit up and take notice."

1. Your balance at this time—\$12.75—is just past due.
2. Your account is seriously in arrears.
3. We respectfully direct your attention to the balance owing on your account amounting to \$——.

Letters, however, which begin by saying something which starts a person to think, which have news value, which tell a story, have enough attention value to lead the recipient of the letter to read the rest of the message. They are all the more successful because they are not common.

Consider the attention value of the following beginnings:

1. "100 Best Collection Letters—100 Ways of Persuading Your Customers to Pay." I smiled to myself as I read that advertisement in a business journal.
2. Do you believe that a friendly and sincere request for payment of a long overdue account is more successful than a letter which intimates unpleasant action?
3. In Oklahoma City recently cafe owners opened a school to teach their waitresses how to smile again.
4. Well, next Saturday is the date of the Homecoming Game, and I don't suppose you would miss seeing it even if the store burned down Friday night. I'm going down to see it myself. I hope to see you.

The story or anecdote opening is effective in getting attention. It will also lead the reader into the heart of the message if its central idea is also the central idea of the collection appeal. If the thread of the story has to be twisted in order to make the right point in the letter, the discerning reader reads the collection appeal with disapproval, and sometimes disgust, with the result that the collection appeal is weakened.

The following letter in the early stages of collection makes good use of the story opening. The letter is from Dartnell Sales Data:

A man entering a streetcar gave the conductor a dollar bill. The conductor returned the change in nickels and dimes, which the passenger put in his pocket without counting. "Hold on," said the conductor. "How do you know I have given you the right change?"

"How do you know," answered the passenger, "that the dollar bill I gave you wasn't counterfeit?"

No story better illustrates the mutual confidence that today exists in business.

With this little thought we confidently enclose another statement for a small item of \$..... which, without doubt, has been overlooked by you."

*Presenting the Argument* The core of the letter contains one, two, or three paragraphs. One paragraph, often the first, contains details of (1) the amount overdue, (2) how long it has been overdue, and (3) what the creditor has done to collect the account, what the debtor has said in explanation of not paying it, or what promises have been made about payment. Another of the paragraphs, often referred to as "discussion," is a request for payment based upon an appeal to pride, coöperation, goodwill, self-interest, fairness, or fear. The following paragraphs constitute the body of a letter exemplifying this content:

It is impossible to gainsay the fact that you owe us sixty dollars, and that this amount is now ninety days

O V E R D U E.

Boost the cause of good credit, Mr. Doe. Keep yours always up to the mark against an "icy day." We are mighty anxious to play the game with you and assist you in every way we can.

" Reprinted by permission of The Dartnell Corporation, Chicago, Illinois.

**Motivating Action** Since the purpose of the last paragraph or two is getting action, its elements are the same as those in the clincher of a sales letter (see page 373). These elements should: (1) tell the debtor exactly what is expected of him; (2) tell him how to proceed; (3) make his action easy; and (4) supply an incentive for him to act at once. These points are embodied in the following closing paragraph:

As we desire to have your account paid prior to our annual audit at the close of the year, we shall expect you to send us your check for \$60 before December 20. Will you use the enclosed postage-free envelope when mailing your check?

The wisdom of including all of these elements is apparent to the successful collection correspondent. He must overcome the debtor's natural tendency to procrastinate. If the amount overdue is stated specifically, the debtor can't ease his conscience by saying: "I'll pay as soon as I find time to hunt the statement or the account." If he is told to pay by check and is sent an addressed postage-free envelope, he is spared getting an envelope and stamp and addressing the envelope—little inconveniences that prolong procrastination. Tests show that returns are 12.3 per cent greater when the envelope is included.

#### TONE

A successful correspondent pays as much attention to giving his letters the right tone as he gives to saying the right thing. To produce the desired results, he must have the right attitude toward debtors. The following basic collection principles may help him to secure and to maintain this right attitude:

1. Remember that most men want to pay their debts. Don't classify them in the willfully slow-pay class until you have positive evidence of the fact.
2. If you want a man to pay, keep him good-natured; persuasion—the child of sympathetic understanding, and recognized for its qualities of friendliness, cheerfulness, and confidence—has more pulling power than sermons.
3. Bear in mind that every debtor is still a customer, his future patronage depends upon his making payments willingly, now, and your work in collecting gives you a chance to make him a better customer.
4. You can almost always afford to be friendly to and considerate of the slow-pay customer. Many accounts, nursed along at first, later become valuable. If an account can be made profitable in the long

run, it is worth the investment in time, money, and effort to keep it alive now.

5. Keep confident that the bill will be paid. Constant repetition of a thought culminates in conviction and then in action. Patient perseverance gets results.
6. If you treat a debtor as just one of a crowd, you create a less vital reaction than if you treat him as an individual.

These collection principles can guide the collection correspondent in deciding which tones have pulling power and which create resentment. Tones which do most to impress debtors unfavorably are the impersonal, mechanical, and dull tones characteristic of the early stages in collection procedure and the exasperated, curt, and abused tones characteristic of the later stages.

*The Impersonal Tone* As Mr. W. H. Butterfield has pointed out, impersonal salutations such as "Dear Sir," "Dear Madam," "Dear Friend," "Dear Customer," "Dear Reader," or "Gentlemen," prepare for a dull letter. The writer who uses such salutations ignores the fact that all people like to be greeted by name. Even when writing an organization, a writer could easily learn the name of the credit manager and hence write directly to him instead of to "Gentlemen," the cover-all salutation.<sup>4</sup>

The impersonal quality of the beginning sentences was discussed on page 632. In most form letters the impersonal tone is injected throughout the letter by the use of worn-out phrases known variously as "business jargon," "hackneyed or stereotyped phrases," "cliches." Many years ago, Louis Victor Eytinge called them "sedatives" which put debtors to sleep just when they need stimulants of fresh, live words and phrases to wake them up.

A list of time-worn expressions with which collection managers still soothe their debtors' nerves may help the collection correspondent to avoid these expressions and others. For example:

According to our records  
As yet we have not heard from you  
At a loss  
At an early date  
At the earliest possible moment  
In the amount of

<sup>4</sup> By permission from *Successful Collection Letters* by William H. Butterfield. Copyrighted, 1941, by McGraw-Hill Book Company, Inc., p. 14.

In accordance with  
Kindly send us a check  
Many months past due  
We wish to say

The following letter shows how dull a letter can be which is 90 per cent sedatives:

In line with our usual service to our customers, we are again taking the liberty of calling your attention to your past due account, check for which has not been received.

As your account has exceeded our established terms of thirty days, we assure you a check now will be very much appreciated, as well as a continuance of your valued business. Amount due \$

*The Exasperated Tone* The offensive, harsh, or insulting tone in which collection correspondents are likely to express their feelings in the last stages of collection work are as natural as they are unwise. What collection manager is there who, believing in the sanctity of a contract and believing that his firm has filled its side of the contract, would not like to assume the role of a teacher taking a small boy to task about not preparing his lesson? But what collection manager is there who, reviewing his experience, has not found that telling the other person of one's own good points has done nothing more than stiffened the debtor's resistance? Here are two examples of the exasperated tone from collection letters:

Apparently, you are not aware of the embarrassment you have caused our credit manager, Mr. Smith, by your failure to pay your long past-due indebtedness of \$11.25. Our records indicate that we gave you the very best possible service and that there has been no action on the part of our company which would call for anything but fair treatment. The fact that you received this good treatment indicates that Mr. Smith had every confidence in your ability and willingness to take care of this obligation when it became due. Also, so far as we know, both our service and our merchandise have given you full satisfaction.

\* \* \* \* \*

Your account shows that you have not paid for the merchandise purchased last June 22, and have not shown enough interest in keeping your record good even to reply to our letters.

Verbal thorns are found in letters of every stage of collection procedure. They prick the sensitive debtor deeply and are sharp enough to sting even the debtor whose feelings are calloused by collection fault-finding words. Perusal of dozens of collection letters will seldom yield one free from such expressions as:

1. Frankly, *your neglect* of our account is rather puzzling.
2. It is unpleasant to think for one moment that you are *trying to evade payment*.
3. We regret your *failure* to reply to our last letter and trust you will give this your immediate attention.
4. It is unusual for a substantial customer like you to *ignore* all of our courteous requests for payments.
5. Furthermore, had I taken this attitude, *it would have been exactly as unfair and without justification as your neglecting* to pay your small account with my company.

**The Curt Tone** Curtness creeps into collection letters where the correspondent puts speed ahead of courtesy. Courtesy does take time because the writer must think about how the debtor regards his indebtedness in order to be considerate of the debtor's feelings. At the moment of opening a collection message, the debtor's self-esteem is not likely to be high and it may plummet if he detects brusqueness in the opening paragraph. Tactless sentences may also crop up elsewhere in the letter. Among closing paragraphs of form collection letters are these:

1. Do you owe us the \$10, or do you not owe it?
2. Are you going to compel us to adopt legal measures to collect our little account?
3. When a bill becomes four months old, it is time to do something about it.

**The Abused Tone** The abused tone in collection letters is much less common than the self-righteous tone; nevertheless it is frequent enough to deserve mention. "It pays to pout" may be true for children in managing indulgent parents, but it makes grownups seem childish. Following is an example of the use of the abused tone:

As a business man collecting money on your own sales, you can appreciate fully how disappointing it is, if after diligent and sincere solicitation, you fail signally in your purpose of obtaining money for merchandise you have sold in good faith.

*The Cheerful Tone* Contrasting with the impersonal, exasperated, curt, and abused tones that put debtors to sleep or stiffen their resistance are the cheerful, understanding, sympathetic tones that have power to persuade. The cheerful tone is effective in the reminder stage of collections for all types of risks and when the indebtedness is small. The two reminders of a collection series of *Forbes* show that their writers understand human nature. The basis of persuasion in each case is understanding. (See Figs. 35, 36, pp. 639-40.)<sup>6</sup>

### The Psychology of Collection Appeals

A knowledge of psychology or study of human behavior in order to know how to control it is of great importance not only to the collection manager but also to every person who writes collection letters. The "pull" of the letter depends upon saying the right thing, saying it in the right way, and saying it at the right time. To lead a debtor to pay a past-due account, it is necessary to start his mental action and to induce him to send a check or submit some plan for making the settlement in the future. The first letter may make only a slight impression; but a repetition of the appeal brings that mental action nearer to the point of payment. The collection-letter writer may be said to be playing a game. Just as the baseball pitcher knows from experience that, by "mixing them up" and bearing down just a little harder, he maintains a mastery over an opposing batter; so the collection-letter writer must play the game of trying to find the right appeal to bring about the settlement of the account in question and to make each appeal stronger than the preceding.

Every experienced collection manager knows that the reaction of human beings to the elements and qualities that make a collection letter pull cannot be so certain as pressing a button to make a bell ring. Human behavior has infinite variations. People differ in temperament and taste. They are tools of their emotions; most of their decisions result, not from logic, but from environment. They are egotistical and mentally lazy. Since they are concerned primarily with their own well-being, they ordinarily follow the course that gives them the most pleasure and the least pain. In moving customers to action, then, the collection correspondent most of the time has to work with appeals to fundamental emotions such as coöperation,

<sup>6</sup> Reproduced by permission.



# FORBES

*Magazine of Business  
and Money Management*

120 FIFTH AVENUE • NEW YORK 11 • N. Y.

Dear Reader:

If I were you  
And you were me  
A different story this would be.

If you were me  
And I were you  
This bill would not be overdue.

Since I am I  
And you are you  
Please help me out of this mean stew.

Thanks sincerely,

*Norman Bruce*  
Norman Bruce

Fig. 35. Forbes' Humorous Reminder Letter.

# FORBES

*Magazine of Business  
and Money Management*

120 FIFTH AVENUE • NEW YORK 11 • N. Y.

So long,

dear friend,

we'll have to part,  
Although it almost breaks my heart!

I wrote to you,  
and wrote,  
and wrote,  
But you ignored my every note.

I really hate to say Good Bye,  
So let me make one final try:

Four Dollars is not much to pay,  
Come on renew - this very day!

Cordially,

*Norman Bruce*

Norman Bruce  
NB:rk      Subscriber Service Bureau

Fig. 36. Forbes' Humorous Reminder Letter.

fairness, pride, self-interest, and fear. With the right set of conditions, he can make appeals to loyalty, patriotism, and even to pity.

How much people are moved by emotion is evidenced by the usual success of the collection letter alleged to be written by a secretary and signed by her. She tells debtor-customers that the "boss" is ill in the hospital and cannot work or that he is on vacation. She wants to give him the pleasant surprise of finding, upon his return, that she had made an outstanding success of collecting bills in his absence.

The collection correspondent chooses the appeal, in general, to suit the class of debtor-customer (prompt-pay, good-but-slow-pay, and uncertain or poor-pay) and also the stage in collection; and he chooses the appeal in particular for special cases. A customer pays because he loses his self-esteem if he does not pay, because it is to his self-interest to pay, because of fear, or simply from force of habit. When he is young, he responds more to pride than to self-interest; when he is mature, more to self-interest than to pride. When he is prosperous, he is moved more by pride than when he is poor. By the same token, an appeal to pride is more effective in securing action from the usually good-pay and prompt-pay customer; self-interest, from the good-but-slow-pay; and fear, from the uncertain or poor-pay.

#### APPEAL TO COÖPERATION

The effectiveness of the appeal to coöperation depends partly upon the customer-debtor's sense of sportsmanship, and how great is his self-interest. Its effectiveness depends also upon the collection correspondent's ability to write into his letters the friendly feeling toward the debtor which has power to wake up friendliness in the recipient. He must approach his reader as an equal. Any feeling of inferiority apparent in his letter invites defeat. Any temporary feeling of superiority creates resentment. It follows that the correspondent who has the imagination to put himself into the debtor's place can write friendly requests for coöperation and that he can cultivate this power. Whether or not he has it depends, in turn, upon his training and background. The appeal is a mild type and hence more effective in the beginning or middle stages of collection procedure than in the last stages.

Collection letters that appeal successfully for coöperation are numerous. For example:

Do you believe that a friendly and sincere request for payment of a long overdue account is more successful than a letter which intimates unpleasant action?

Three reasons prompt me to ask you this question:

- 1.- Your subscription account--placed about three months ago, is still unpaid.
- 2.- Since entering it, we have sent you a number of considerate reminders--but have received no reply.
- 3.- The registered letter sent to you in case our previous letters were not received--doesn't seem to have brought your payment.

Now we're at a loss to know what to do. However, as Dale Carnegie would say, 'To hold a friend--treat him square.' So once again we are writing in a friendly way to ask for your check.

Prompt payment will insure receipt of the publication and convince us that you appreciate our methods of doing business.

Let the enclosed envelope--which is postage free--bring us your remittance by return mail and give us the pleasure of marking your account paid.<sup>6</sup>

\* \* \* \* \*

The past year has been a trying one--merchandise hard to obtain--delivery service not what it used to be--everyone clamoring for merchandise we haven't got-- I could go on for quite a spell along these lines. But--those conditions will eventually right themselves. Then, more than ever before, your welfare and ours will depend upon credit, a continual flow of money and checks. To that end, we again ask your cooperation in settling your seriously overdue account.

We like to be cooperative--we'll bend over backwards if we know that our friends are trying to do the right thing. But--when you don't answer our letters, extending over the past two months, you leave us no alternative but to assume that we must take sterner measures to obtain the money rightfully due us.

<sup>6</sup> Reprinted by permission of McGraw-Hill Publishing Company, Inc., New York, New York.

We're reluctant to believe that such action is necessary with a customer of your standing. We still feel you want to settle the account on a friendly basis and will therefore wait until (day and date five days hence) before taking the next step. Your check for \$\_\_\_\_\_ will make that course unnecessary.<sup>7</sup>

#### APPEAL TO FAIRNESS

When a collection correspondent uses the fair-play appeal, he does so on the assumption that a debtor feels, down deep, a moral obligation not to accept something without giving something in return. The debtor's actions indicate that he is indifferent. The correspondent, however, knows that it is human for the debtor to salve his conscience. The debtor simply says: "I will pay next week" or "I will pay next month" or "I will wait until I can pay the entire amount at once." The correspondent must give the debtor a more dynamic thought and make it more vivid, such as "I accepted the store's credit terms. My self-respect compels me to do the fair thing. It is my turn to act."

The correspondent has ample ammunition at his command. The bill submitted represents a definite investment in the debtor. It has cost the store money to carry the account. There should be little difficulty in finding things to say since the correspondent is writing a letter wherein he rightfully gives his side of the case. His main difficulty is to avoid accusing the customer of being unfair. If he makes this accusation, he takes the defensive side, always the weak position. His approach should be positive. He must unobtrusively make the debtor see that the creditor has rights and interests. The creditor's technique may be to induce the debtor to imagine himself the creditor for a short time and to make his imagination work so vividly that he will see the obvious thing to do. The following letter appeals to fairness:

Every so often we receive an order from a firm that's not rated, or that we've never done business with before; usually in that case we ship their trailers C.O.D. because it would take too long to get information regarding their credit.

<sup>7</sup> Reprinted by permission of the Universal Paper Products Company, Chicago, Illinois, and Mr. D. J. MacKenzie.

But with your account, we made an exception ... we sent your trailer open account, despite the fact that we would have been justified in sending it C.O.D.

In other words, Mr. ...., we extended you a courtesy by giving you open account ... so now don't you think you should reciprocate by sending us a check for this \$..... bill at once?

I think we've been very lenient about it as the invoice dates all the way back to (month) of (year). While the amount isn't so terribly great, yet it stands out like a sore thumb on our books, and we should like to get it cleaned up.

I know now that I've called it to your attention I can count on you. Please don't disappoint us ... but give us the opportunity to close our books for (year) by sending us a check TODAY!<sup>a</sup>

#### APPEAL TO PRIDE

The collection correspondent has no greater ally in getting payment than man's universal desire to be important and to think well of himself—the feeling we call pride. He takes pride in what his fellow men think of him, his standing in the business world, and his credit rating. The collection correspondent can count on the debtor's desire to live up to his self-respect, to be uncomfortable when he doesn't, and to be miserable until he proceeds in a manner to regain his self-respect. This dynamic force, called pride, the correspondent must somehow arouse and make work for him. His technique is to find something in the debtor's past record, in his standard of conduct, which he can genuinely and inoffensively recommend and suggest to the debtor as in accord with paying his bills. Imply that he has certain good attitudes and habits and he will live up to them.

The correspondent commending a past favorable record for paying accounts, traits of character—integrity, fairness, coöperative attitude—must base his comment on fact, be honest and sincere. He must distinguish between an honest compliment, which wins friends, and flattery, which creates distrust. The skilled technician in appealing to the pride of a normal person will know when to stir it, when to prick it, and when to challenge it. The bungler will injure a man's pride and become a target for the injured person to get even with.

<sup>a</sup> Reprinted by courtesy of Filmack Trailers, Chicago, Illinois.

Here are two letters to the good-pay customer that depend upon the pride appeal for success:

Do you like statistics? These may interest you.

87% of our charge customers pay their bills on or before the tenth.

7% hold off until about the twentieth of the month.

2% let their account carry over until the next month.

5% take even longer.

You can see, then, why we are writing you. Your account, amounting to only \$13.70, is getting dangerously near that 2% group.

We are confident that you do not want to identify yourself with such a minority element.<sup>9</sup>

\* \* \* \* \*

BELIEVE IT OR NOT

(with appropriate apologies to Ripley) Credit Managers are human--despite scurrilous rumors to the contrary. Our Credit Manager, for instance--Don MacKenzie. He said you were okay when your fine order came through--said you'd pay it on time.

You didn't--much to Mr. MacKenzie's chagrin; hence this letter. But--he still says you must have a good reason for delaying payment and that your check (or explanation) will be here right quick.

We're sure of it, too; so here's an envelope--requires no postage--to help it on its way.<sup>10</sup>

Notice that each of these letters implies that the creditor thinks highly of the debtor-customer's usual attitude toward his credit obligations and his habit of paying bills. His implication stimulates the debtor to make a vigorous effort to pay so that he may maintain the feeling of self-esteem the creditor's compliment created.

<sup>9</sup> Reprinted from *The Best Collection Letter Ever Used*, by permission of The American Credit Indemnity Co. of New York, Baltimore, Maryland.

<sup>10</sup> Reprinted by permission of the Universal Paper Products Co., Chicago, Illinois, and Mr. D. J. MacKenzie.

**APPEAL TO SELF-INTEREST**

Men and women who survive in the business world either instinctively or through cultivation of habit follow the line of action which is to their self-interest. For this reason, the successful collection correspondent in the mercantile field constantly appeals to this basic instinct. Self-interest has strong appeal to the good risk; it appeals to the medium risk; and it isn't altogether wasted on the weak risk unless he is unusually dull or confused in his thinking.

The substance of the appeal to self-interest is invariably that the value of good credit standing cannot be measured. Good credit standing results from continued and earnest effort. It is maintained as is liberty by constant vigilance, and it is lost very easily.

To be effective, the appeal to self-interest must be presented wholly in terms of what having good credit or losing it will mean to the credit customer—the "you-attitude" side of the case. The presentation of the appeal may be concrete or it may be dramatized to add to its vividness. The collection correspondent may picture sharp contrasts between the results of immediate payment or arranging terms and continued delay and silence.

The tone should be simple, sincere, and frank, in keeping with the nature of the message and the seriousness of the case. The tone of the self-interest appeal should be more intense than that of the pride-appeal tone:

Your past-due account of \$                      is approaching the age when we must report it to the Metropolis Credit Bureau.

Credit, today, is so important that we don't want to do anything to affect your future use of it. Nevertheless, we must enforce our terms of sale, the same as other Metropolis merchants must do.

Your payment in full will make this unnecessary; moreover, we are still willing to make other arrangements with you. You have until                      before we send your name to the Credit Bureau.

Are you willing to help us help you?

**APPEAL TO FEAR**

Fear is a powerful instrument in collecting debts. A debtor who can command the means will pay if he fears embarrassment or un-



necessary expense because of legal action against him. While the appeal is used in the last stage of the collection series for every class of risk, it is used, for obvious reasons, less frequently for the usually prompt-pay customer than for the good-but-slow-pay or the poor-pay customer. Its more frequent use is with the third class.

Collection managers make a practice of sending at least two letters containing appeals to fear in the last stage of collection procedure. The purpose of the two letters is to make clear that the customer must pay or take the consequences. The first letter paints a vivid picture of what these consequences will be, but it does not necessarily name the method to be used or give the ultimatum by setting a date. The theme of the discussion of all except the last letter appealing to fear in the final stage is "I cannot believe that it is necessary for us to use forceful collection measures or that you want us to use them, but you leave us no alternative unless you act. You are placing yourself in a minority group by neither paying nor explaining. I am giving your account special attention by permitting you a short while longer in which to explain, or to pay, or to tell us when you will pay." The following letter shows the increasing pressure put on debtors just before forcing collection:

When it becomes necessary in our collection procedure to place an account in the hands of our Attorney for collection, we feel that it is only fair to the customer to give notification of our intention to do so.

Your Charge Account is                      months in arrears reflecting an amount due of \$                      . Therefore, unless we receive your remittance, in full, within the next five days, or you call at the Credit Office in order that we may be afforded an opportunity of discussing this account with you personally, we shall be compelled, much against our wishes, to turn this over to our Attorney for final action.

We are most anxious to cooperate with you fully and helpfully, and hope you will not force us to take this action.<sup>11</sup>

A tone of urgency must characterize the first appeal to fear if the appeal is to be successful, but in spite of this tone of urgency the debtor has not been alerted for action until method and date of enforcement are mentioned. The second letter shows that enforcement

<sup>11</sup> Reprinted by permission of J. N. Adam & Co., Buffalo and Niagara Falls, New York.

is imminent. In the two or more letters appealing to fear, the correspondent has much excuse for experiencing righteous indignation and for writing harshly or sarcastically. He has reached the climax of a series of letters in the face of which the debtor has remained silent. The collection correspondent reasons rightfully that a man who does not pay his honest debts does not deserve much consideration. But two good reasons should give him pause to compose himself in order to write a considerate though firm collection letter. Harsh words and threats may involve him or his firm in legal action. A sometime director of the collection and adjustment bureau of the National Association of Credit Men thinks the hazard great enough to warn credit men of the danger. He also illustrates the point by giving details of a case in which a court ruled that a widow with two children should be given damages because of the mental pains and suffering that she had been caused by a collection agency's willfully bombarding her with harsh and humiliating collection letters. (The subject of extortion and libel relative to collection letters is discussed in Appendix II, pp. 839-42.)

The other reason that should give him pause is likewise related to his self-interest. If the debtor ruins his credit standing, not only with the creditor but with other firms, he still has to supply, on a cash basis, such needs as he can. The creditor is more likely to have the debtor's cash business if he has been well treated in the collection procedure. That the credit profession has found that firm but considerate treatment of debtors, even in the last stages, pays dividends is borne out by ample evidence. The preponderance of current letters appealing to fear are courteous, considerate, and firm. Here is an example of a letter with an impatient tone that contrasts with the one just quoted:

If you wrote a person several times and did not receive the slightest acknowledgment, you would think this person discourteous. To say the least, you would not like such treatment - especially when you were exerting every effort to please him - wouldn't you?

Mr. Browne, this is just the way you make us feel about your account of \$10 dating back to 194--.

We cannot but feel that we have done our part, and that it is now time for you to act. We leave this account entirely in your hands until August 15.

## The Collection Series

The collection procedure divides itself roughly into six stages. In the first three stages, the collection correspondent is working on the assumption that the debtor intends to pay. The solicitations gradually rise through statements, reminders, and stronger reminders, to a climax, which is called the discussion stage. In this stage, the fourth, the collection manager divides the attention between securing immediate payment and breaking the silence of the debtor. In the fifth stage, the urgency stage, the collection correspondent assumes that he must use strong persuasion to make the debtor pay. In the sixth and final stage he uses the threat of forcible collection.

The duration of successive stages and the number of mailings in each vary with the class of risk and the type of business. The wholesaler or manufacturer series to collect accounts begins with the invoice, which is due for payment either on discount or net terms as explained in Chapter xvii. The retailer series begins with the itemized statement or unitemized statement with carbons of sales slips attached. As commonly used, it is sent the first of the month and records purchases for the preceding month.

Both invoice and statement differ from the remaining units of the collection series in that their function is to inform the credit customer when his account is coming due; while the function of the remaining units is to tell him that his account is past due.

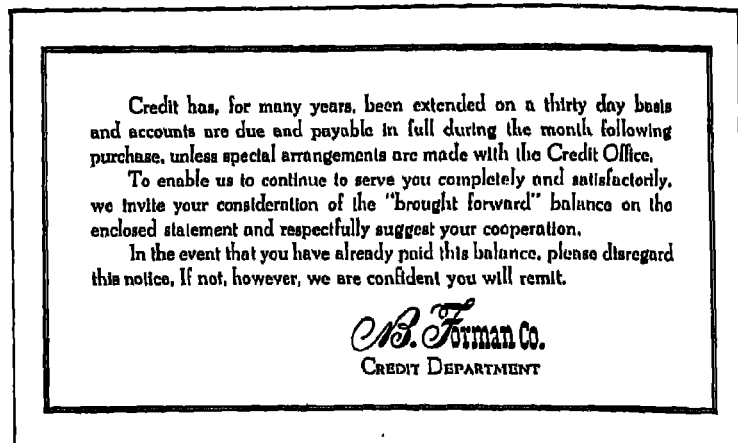
Collection series classified as to form consist of statements; impersonal reminders, usually printed or mimeographed form letters; and personal letters.

### NOTIFICATION STAGE

The statement is sent to all charge customers usually on the first of the month and is notice that the bill is payable at that time. Although a definite part of the collection series, it anticipates payment instead of making an effort to collect it. Most customers pay when they receive statements. It's the practice which makes credit business possible. A typical statement is reproduced on page 669.

If an account is not paid by the tenth or the fifteenth, a second itemized statement is sent sometimes with a stamped message or a message on a sticker.

At the beginning of the second month, a printed enclosure such as the following may accompany the statement:<sup>12</sup>



#### REMINDER STAGE

Reminders are sent to all risks except to the poor-pay risks. Reminders assume that the debtor intends to pay and that his not doing so is merely because he has overlooked his statement. The creditor is not anxious about payment but writes in the interest of good business; furthermore, collection procedure gets better results when handled in a systematic way. Because reminders are routine, the tone is usually impersonal, the tone least likely to create friction.

It is especially important to seek goodwill in reminders. The type of first reminder which collects 90 per cent of the time is likely to be the kind that gets the money but drives the customer away. It is better that the first reminder be 50 per cent efficient and keep the customer.

Many principles guide the writer of reminders. Above everything else, a reminder should be human, simply because human beings respond most favorably to a courteous tone and a friendly spirit.

The right point of view on the part of the correspondent will do much to help him to write in a friendly way. If he will visualize each customer receiving the reminder, and remember that he wants him for a future customer, he is likely to write as one human being talks

<sup>12</sup> Reprinted by permission of the B. Forman Company, Rochester, New York.

to another, face to face. He should be direct, sincere, friendly, and confident. His reminder will be long enough to include all the necessary information and to make the right impression on the feelings of the customer and also to reflect the personality of the house. It may contain sales promotion material suggesting reorders, or introduce new goods.

One should bear in mind that reminder letters have to be prepared anew every three or four months; otherwise, customers may receive the same reminder twice. One method of giving them variety is to feature in the lead sentence some current event, season, or holiday in which people generally are interested. Two of many possible types of reminders follow:<sup>18</sup>

Your attention is directed to the past due balance of your Forman charge account.

Credit is gladly offered to our customers as a convenient method of making purchases.

It is important, however, that bills be paid promptly in order to protect good credit standing and keep the account in condition for further credit service.

Your cooperation is most earnestly sought now.

\* \* \* \* \*

Permit us to remind you of your unpaid charge account and to urge that you send your check at this time.

The convenience of credit is very helpful to our customers, and we want to be in a position to continue credit service to them.

Your check will restore your Forman charge account to its proper status.

#### **STRONGER REMINDERS**

Stronger reminders are usually mass-produced form letters with amounts and due dates filled into the text of the letter.

The creditor assumes that the debtor has some justifiable and perhaps unusual reason for not paying—dissatisfaction with goods or service, illness, or absence from home or office, and that payment will be forthcoming as soon as this difficulty is removed.

<sup>18</sup> Reprinted by permission of the B. Forman Company, Rochester, New York.

Although some collection experts maintain that it is bad psychology to use such assumptions in strong reminders, many other experts maintain that a new assumption as a collection technique is more effective than a repetition in different words of the "merely overlooked" assumption. Effectiveness is inherent in the subtle pride appeal that only some good reason would make the debtor break his habit of paying promptly. This appeal makes the strong reminder unsuitable for the weak risk. The collection letter in this stage excludes sales material in order to etch more sharply on the debtor's message one thought: "You owe an account which you should pay." The letter may contain questions about the correctness of the statement or invoice, or about satisfaction with the merchandise. The attitude is friendly, the tone frank, the request for payment, direct. The following example suggests "talking it over," a technique useful in writing to a good customer who is "touchy" about being asked for money:

We recently sent you a statement of your account which amounts to \$\_\_\_\_\_.

Not having received your check, we wonder if there is something in connection with the charges that you would like to discuss. We realize that we are human and may be in error. If so, won't you tell us so that we can make the proper adjustment?

If there are no corrections to be made in your account, won't you assist us by sending your check today?

#### DISCUSSION STAGE

In the discussion stage, the object is to procure payment if possible, but if not, to induce the debtor to explain his attitude toward his account and to tell the creditor when to expect payment and in what amounts. The basis of the success of this letter is the appropriateness of its appeal and of its tone. The discussion letter which succeeds in using the right motive for inducing payment, promise to pay, or explanation, and which has this motive presented in a sincere, vivid, concise and friendly way, has many chances of success. There is a psychological value, moreover, in reviewing the collection effort, which means mentioning the number of statements, reminders, and letters; the definite date on which each was sent;

and the changes in the attitude of the creditor toward the debtor. The tone should be firm, but it should at the same time be courteous.

The chief danger in the discussion stage is that of using a complaining tone, which lacks strength; or innuendoes, which irritate a customer. A letter in this stage must reach a fine balance between the solicitations of the reminder stage, which are impersonal, and those of the urgency stage, which are definitely personalized. The reminder letter just reminds; the discussion letter persuades. The following letter is a good example of a friendly, sincere request for an explanation of a long-continued silence regarding payment.

Keeping in personal touch with our customers is not only part of my duty, but a pleasure. We are really concerned about keeping your goodwill; so when we feel that the normal course of a pleasant business relationship has been interrupted, we like to know why.

Our Collection Department tells me that you have not responded to our repeated letters concerning the unpaid balance on your account to the amount of \$        Perhaps something has arisen to change the conditions under which you obtained credit from us. If so, won't you please take a moment to tell me about it?

Perhaps you will find it convenient to write on the back of this letter, using the enclosed post-paid envelope; it is marked for my personal attention.<sup>14</sup>

#### URGENCY STAGE

When the credit or collection manager has given the debtor customer ample opportunity either to pay or to explain why he cannot pay, then he must make a new assumption. In the urgency stage, he assumes that the customer does not recognize the importance of meeting his obligations; that he is apathetic, indolent, or stubborn; that the creditor has to say or do something forceful enough to arouse him to act. From this point, back of every letter he writes is the thought: "You must pay." He does not convey this message, however, to the customer in so many words—at least, not in the first letter of the urgency stage. His purpose is to avoid taking drastic action if he can secure payment by finding the appeal appropriate to the particular debtor and presenting it so compellingly that it grips the debtor's

<sup>14</sup> Reprinted by permission of J. L. Brandels & Sons, Omaha, Nebraska.

imagination, touches his feeling, and moves him to act. If the volume and type of business necessitate the use of form collection letters, as is usually the case in department store collection work, he can put into his letters appeals for coöperation, fairness, pride, or self-interest, best adapted to the particular type of risk. If his business permits the personally dictated type of letter, he suits the appeal to the character and personality of the customer and the circumstances of the case.

An example of a strong appeal to self-interest, presented from the customer's point of view, is the following:

Suppose a friend of yours proposed your name for membership in a club--a very special club. To be a member of this club meant that everywhere in the world you would be honored as a man of reputation and integrity. Wouldn't you be proud to be elected?

We have proposed your name to be elected to the world-wide organization of business men tied together by a common belief in honesty and fair play. We did it by extending you credit--saying to the world, "We believe Mr. Smith to be a man of honesty and integrity."

Now when we receive credit inquiries about you we must tell the truth. We do not want to tell the world that a bill of \$\_\_\_\_\_ is sixty days past due. That would hurt your credit standing. It would curtail your purchasing power. It would injure your bank connections. The total damage to you would amount to many times \$\_\_\_\_\_.

Credit standing once lost can never be fully regained. For your own good we strongly urge that you send us your check now. Never mind writing; just enclose the check in the envelope we are providing. We want to get the money quickly so we can again say, "We believe Mr. Smith to be a man of honesty and integrity."

A combination of appeals is often used in the same letter in the urgency stage. The following excerpt illustrates appeals both to pride ("First let us tell you we do appreciate your business and we are pleased to have these fabrics used in your products") and then to coöperation ("Each shipment we make represents a mutual undertaking between the customer and ourselves"):

First, let us tell you we do appreciate your business and we are pleased to have these fabrics used in your prod-



uct. We take pride both in our merchandise--its quality and its styling--and in the various services we render our customers. One of these services is terms, by which you have the use of our capital for an agreed period of time. Our own operations are based on the assumption that this capital will be returned to us at the end of the period--in other words, at due date of the invoice.

Each shipment we make represents a mutual undertaking between the customer and ourselves. We expect our customer to fulfill his part of the undertaking.<sup>15</sup>

### ACTION STAGE

Types of force used in collection work vary with the trade, the community, and the firm. A usual type of force is a letter from the credit manager, treasurer, or president on his official stationery informing the debtor that the firm will start legal proceedings unless he pays or makes satisfactory arrangements. The letter tells what the firm has done to collect the past-due account and reminds the debtor about the consequences in time, embarrassment, and cost of not paying. It attempts to make unmistakably clear to him that after a specified date, collection will be enforced. This "last round-up" letter carries a note of finality but still one of courtesy:

Your account has just been referred to me marked for "final action" and with it the whole history of the account.

Because it is the policy of the company that every contact with our customers, whether it be selling them merchandise or collecting for it, shall be one of courteous and cordial interest in the customer's behalf, I have withheld action on this account until I could write you again.

It would be much easier for you to arrange some basis of payment of this account than to let it be sent out for collection, thereby jeopardizing your credit standing. For if steps must be taken to collect the account -- if it is reported to the Retail Credit Bureau as still unpaid -- don't you see how it is going to affect your credit?

I'm sure you don't want this -- neither do I. So I'm writing you this last appeal to come in and talk it over with me, and see if we can work out some arrangement that will be satisfactory.

<sup>15</sup> Reprinted by permission of Simtex Mills, New York, New York.

I'm sure we can, and I'm going to hold your account on my desk until \_\_\_\_\_. In your interest, come in or phone me before that date.<sup>16</sup>

The final letter mentions various methods of applying force in collecting accounts such as:

1. Turning the account over to a lawyer.
2. Turning the account over to a collection agency.
3. Reporting delinquency to the local credit bureau or bureau maintained by various associations for the interchange of information on paying habits of customers.
4. Reporting the case to an indemnity company such as the American Credit Indemnity Company of New York, which will insure a firm against not collecting accounts.

The following is a typical final demand:

We have received no response to our repeated communications in regard to your outstanding balance \$\_\_\_\_\_ as shown on the enclosed statement.

We have tried to be reasonable in our requests and the handling of this account, but we simply cannot allow this balance to remain open any longer.

Unless we receive settlement by \_\_\_\_\_ (Date) we shall feel obliged to place your account in the hands of our attorney for collection. We know that you will appreciate the reasonableness of our position in the matter and that you will make it unnecessary for us to take this action, which would be expensive and unpleasant for both of us.<sup>17</sup>

## Class Projects

1. a. Why is it desirable to have the credit manager responsible for collecting accounts also?  
b. Discuss the interdependence of the collection manager and the sales manager.
2. Outline a collection system for a small department store which sells primarily to families of limited income in an industrial community. Tell how many letters and other mailing pieces you would send, and at what intervals.

<sup>16</sup> Reprinted by permission of J. L. Brandeis & Sons, Omaha, Nebraska.

<sup>17</sup> Reprinted by permission of the Frigidaire Division, General Motors Corporation, Dayton, Ohio.

Also tell the central idea of each message, its object, and the tone to be incorporated. You may assume that most of your customers fall into the good-but-slow-pay class. Remember, however, that your system should be flexible enough to give proper consideration to risks who pay promptly. Assume that the store policy is fairly strict or "close."

3. Criticize each of the following letters for tone and effectiveness of appeals used. Tell to what class of customer (good, medium, slow) it could be sent. Also tell what revisions you would suggest to bring the letter into better conformity with the principles explained in this chapter. Tell what stage in the collection series you think each letter represents.

a.

Under date of ..... we called your attention to the balance of \$..... on the books of our ..... Branch and asked you to advise whether there is any misunderstanding with regard to the correctness of this amount.

Inasmuch as no reply has been received to this letter we can only assume that the balance is correct, and believe it only fair that the account be paid without any delay.

We shall, therefore, expect your check for \$..... in full settlement by return mail.

b.

I am very sorry, but I am forced to write you regarding your account of \$11.49. This account is seven months old and must be paid not later than January 10. I was kind enough to extend you the charge privilege and I feel you should return the favor by some definite form of settlement.

I have a Hart Schaffner and Marx auditor coming in early next month and, unless I hear from you by January 10, he will no doubt insist that I place your account with our attorney for action.

Please drop in and see me, and I will assure you of my coöperation.

c.

### THIRD NOTICE/ / /

This is our third letter regarding the payments past due on your account. Our former letters have met with no response, and we are frankly unable to understand your attitude.

When you were in need of clothing, we cheerfully extended you the credit asked for. Do you think you are returning the courtesy or treating us fairly in withholding payment of the balance due?

Please do not overlook the importance of giving this matter immediate attention. We are still desirous of maintaining friendly relations but must insist that your account be brought up to date and all future payments made promptly when due.

d.

Amount due  
\$158.04

Won't you please spare us the necessity of causing you the embarrassment of having the above account referred to our attorneys for collection?

We don't want to do it. We would very much rather keep your friendship and have our association continue in the pleasant, mutually helpful way we felt sure it would when we accepted your order. Unfortunately, that sort of relation can exist only when there is confidence on both sides, and right now ours is badly shaken.

The account is long past due; and though we have sent you many statements and written several letters, they have brought no result. We have not received payment or any arrangement for payment. So now we are going to be forced to place the collection where more pressure can be brought to bear than we are able to exert, and I am sure that neither of us is going to like it.

Your check by return mail will save the situation and make this disagreeable step unnecessary. I hope you will surely send it in time.

e.

We dislike to believe that a member of the Book Club would force us to resort to drastic action with regard to collection measures.

In your case, however, there appears to be no alternative. We have written you letter after letter in an attempt to adjust your account, but we have had no response from you. Your continued silence leaves us only one thing to say: Unless we hear from you within the next fifteen days, your account will be turned over to our attorneys.

It is not pleasant to have to write you in this vein. You must admit, however, that you have had plenty of time to settle your account, and that every possible consideration has been shown you. We have done our part. Won't you do yours?

It's up to you now!

f.

During the past thirty days we have made a special effort to collect all past-due accounts for the 1947 season. I note the amount listed as over 90 days past due on your account represents \$38.39.

Our plans for winter production in preparation for our spring deliveries require considerable money, and since every dollar's worth of business we have done is strictly through "Pro Only Outlets," I am going to ask you a personal favor that you give this matter your prompt attention.

Your patronage has been sincerely appreciated, and you know that we have not high-pressured you for money in the past. Now, I ask that you help us when it really counts.

Please let us hear from you at your earliest convenience.

4. a. List the psychological appeals that can be used in collection letters.
- b. Make a chart showing the most compelling appeal to use for the three main classes of credit risks at each stage of the collection series, assuming five letters are to be sent—two reminders, and one letter each in the discussion, urgency, and action stages:

## Letter Problems

1. A local department store has asked you to prepare a series of nine collection letters to be used when charge customers considered good risks fail to pay promptly. They wish the series to include the last five steps of the collection series procedure, and they plan to allow twelve months to elapse before taking legal action.
  - a. Write two reminder letters.
  - b. Write two letters in the stronger reminder stage.
  - c. Write two letters in the discussion stage.
  - d. Write two letters in the urgency stage, using two different appeals.
  - e. Write an ultimatum to end the series.
2. Two years ago, Mr. L. A. Barnes—35 years old; married, with two children; an expert mechanic and shop foreman in a big garage—borrowed \$6,000 from your Building and Loan Association to build a home in a nearby town. Until recently his payments of \$60 a month came in on schedule, except one last summer when he had an unexpected hospital bill and last January 1 when his tendency to splurge for Christmas had got the better of him.

But it is now April 15, and he has done nothing about payments due March 1 and April 1, even though you sent him a routine notice March 10, another one, more insistent, March 20, and a pleasant letter when you saw that nothing happened April 1.

A bit of investigation and incidental information gained by keeping your eyes and ears open reveal that the new home increased the Barnes' social life very much. Both husband and wife became "join-

ers," and at the same time that they became influential people in the community life, they began to live in a more expensive way that is now beyond their means.

- a. Write a collection letter reselling Mr. Barnes (and Mrs. Barnes, too, perhaps) on the idea of having a home instead of a social whirl; but be careful not to hurt his feelings by calling him a gadabout, for you want to keep his goodwill.
  - b. Now assume that it is May 10, and that your letter failed. Write Mr. Barnes again. Vary the appeal and be more forceful this time.
  - c. June 10 has come, and Mr. Barnes is still delinquent. Write him again, not an ultimatum.
3. Over the name of the president of a firm, write what is known as the "last roundup" letter to a customer classified as a good-but-slow-pay risk. The credit sales manager has sent him the store's series of five form collection letters and received no reply. Indicate to the customer the specific saving in money he will make by paying his bill without being sued.
4. A prominent department store had the following notice printed to enclose with past-due statements as a first reminder. A number of customers, some of them good risks, resented the tone and a revision was made. Rewrite this reminder to improve the tone:

We gladly extend the convenience of credit to our customers as a shopping convenience.

Accounts become due the month following purchase, unless special arrangements are made with the credit office on individual purchases. Naturally, we expect that settlement will be made according to the basis on which credit is extended.

Please note the "balance brought forward" on the enclosed statement which is past due.

Will you please send your check now?

5. Many collection men say that if you can get a debtor to answer, thus assuming some responsibility for the debt, you have gone half way toward getting your money even if there is no cash sent in with the reply.

You have a small dealer in Canton, Texas, who has always been reasonably prompt in payment but who now owes you \$125, which is 120 days in arrears. In addition to statements, you have sent him one letter. Write a letter designed primarily to get a reply. Of course a check would also be welcome. Suggest that he submit a schedule for future payments if he cannot pay the entire amount now.

## *Chapter XIX Special Collection Problems*

The Use of Form Letters	Partial-Payment Letters
Psychological Effect of Poor Form Letters	Unearned-Discount Letters
Successful Form Letters	Goodwill-Building Collection Correspondence
Time-Payment Collections	New-Customer Letters
Cultivating Prompt Payments	"Thank You" Letters to Prompt-Pay Customers
Repossession versus Resale	Humorous Letters
Small-Account Letters	

### **The Use of Form Letters**

Collection procedure is more or less standardized in most firms, which accounts for a wide use of form letters. There are some differences in opinion as to their merit even in the early stages of collection procedure, and much disagreement over the advisability of their use in the later stages. Most collection managers agree that it is not desirable to try to devise a series of letters to meet all situations because there is a temptation to use them ill-advisedly. A customer is not favorably impressed, for example, when he writes explaining a particular difficulty and receives an answer which is obviously a form letter and fails to show a personal interest in his problem. The credit manager of a large department store says: "We have been endeavoring for years to avoid form letters, for they are especially obnoxious to us. We are now using very few forms. Collection letters containing an interesting and sympathetic tone often create a desire to pay an account; whereas the form merely leaves a customer indifferent."

That form letters are used extensively in the early stages of collections, however, is proved by the fact that they account for perhaps 95 per cent of the credit and collection departments' letters. To make them apply to many classes and types of accounts the writer has to restrict the scope of their phraseology. As a consequence, they conform to a general pattern. Too often, they are characterized by stilted phrases, stereotyped diction, and poor psychology.

To give elasticity in the use of form letters, many firms provide a large enough number to permit no repetition of the use of a letter in the various stages: reminder, discussion, urgency, and action. One metropolitan department store has thirty-two. No one customer receives the entire number. Collection correspondents are instructed to select an appropriate form for each stage with these two questions in mind: (1) Is the customer a poor risk, medium risk, or a good risk? (2) What message is adapted to the paying habits already experienced with the particular customer?

Form collection letters are used only in early stages by many stores, but they are used through all the stages by others. Often they are supplemented by many types of collection instruments: colored pamphlets, colored inserts, age-analysis cards, printed notification cards, and printed letter notifications.

The following collection series is one currently used by the United Business Service,<sup>1</sup> the nature of which business is suggested by the first letter shown. Letters are adapted in content, tone, and psychology to the comfortable income class of risk—business men and executives. The first letter serves two functions: It gives sales talks for the service and encloses an invoice mentioned only in the P.S. The letter is mailed on the date that the bill for the service is due. The fact that the letter stresses the “service” instead of collection implies confidence in its recipient and subtly appeals to his pride.

#### Letter 1:

More and more of our clients are addressing us as the UNITED SERVICE, and rightly so.

It is self-evident that our Reports are concise, definite and to the point, but most important of all to you is the fact that before any recommendations or advices can appear in our Weekly Reports, they must go through the following threefold operations:

1. The members of the UNITED STAFF form their own individual opinions through the study of original statistics.
2. These opinions are checked against all the country's leading authorities.

<sup>1</sup> Reprinted by permission of United Business Service, Boston, Massachusetts.



3. A UNITED OPINION is formulated by our entire Research Staff in consultation.

This is UNITED FORECASTING, and through it you receive not only the opinions of our own Staff, but also a weighted opinion of all the outstanding authorities.

Sincerely yours

L.F.Fowler  
FT  
Enc.

Director of Service

P.S. A semiannual and/or annual invoice is enclosed.

Letter 2:

When a good client like yourself hasn't sent along his remittance, it is probably because our previous reminders didn't arrive at a time when the most convenient thing to do was to write a check then and there.

In these busy days, we all know the feeling of "unfinished business" hanging over us, and so why not take care of the enclosed bill right away? You, too, should enjoy it.

Letter 3:

Here we are again with a friendly reminder of your unpaid account -- guess that's the whole story from our end.

There's no need for a letter from you, as your check will tell us the whole story from your end.

May we have one?

Letter 4:

Even under the most favorable conditions, the collecting of overdue accounts isn't classified as "a bed of roses."

But you see you do owe us money, and so far we haven't been able to get you to send along your check.

And so frankly, but none the less friendly, we ask you for payment.

Letter 5:

It looks as if I'm not so good at collecting overdue accounts as I thought I was, because your account has now

reached the extreme position of being nearly six months overdue, and so far I haven't aroused you sufficiently even to explain why you haven't paid, let alone getting you to pay.

It is about time I admitted defeat, but before doing so, here's one more try. If, however, your check doesn't come along mighty soon, I'm going to step aside and turn it over to someone who really knows how to collect -- an organization which has been effecting collections since since 1869 very successfully.

But here's hoping that both you and I can avoid that embarrassment. Your check will do it.

#### PSYCHOLOGICAL EFFECT OF POOR FORM LETTERS

The psychological effect of the obvious form letter is not good. Those receiving them are merged into a crowd. Their delinquency seems less important as they rightfully reason that many, many others are not paying. They recognize the form letters by their impersonal salutations, their lack of definiteness as to the length of time payments are overdue, the number of solicitations for payment, and the imperfectly filled-in names, date lines, addresses, and amounts. Receivers of form letters are prone to procrastinate until they are accorded the attention of a personally dictated letter. Notice the earmarks such as "Dear Customer" or "sometime ago" -- "considerably past due" -- "several inquiries" and the space for fill-in in the following example:

#### Dear Customer

Sometime ago we mailed you a notice regarding the \$ past due on your account. We have not yet received this payment and another will be due in a few days.

We cannot emphasize too strongly the importance of making payments promptly. By so doing, you will maintain your good credit record and the transaction will be closed within the time agreed.

Please pay this past due amount at our store without delay. We suggest that you include the next payment which is about due. This will bring your account up to date and out of the way for another month.

If it is not convenient for you to call, please send the payment in the enclosed envelope.

Since modern collection efficiency and high costs make imperative the use of form letters, especially in the early stages of collection procedure, typists need to become skillful in filling in names, addresses, dates, amounts due, to individualize the letters so that they do not reveal that they are products of mass production. Where the volume of letters justifies its cost, the use of an auto-typist can make every letter look as if it has been personally typed. Mr. H. B. Burris, manager of the monthly account sales for the John Taylor Dry Goods Company, Kansas City, Missouri, explains how to "take the form out of form letters":

We have an auto-typist. It is an electrically operated typewriter that works on the same principle as a player piano. This machine has a dial on it which is numbered. For instance, if you want to write form letter number 7, you turn the dial to number 7; and the machine will automatically shift that letter into position. When the operator pushes a button, the machine will write the letter in its entirety with the exception of the date, name and address. If there is a fill-in in the letter, the machine will stop automatically when it comes to the fill-in space, and the operator will type in the fill-in. Then she presses the button, and the machine will proceed to the next fill-in, or to the end of the letter. This machine takes all the "form" out of form letters, and it operates at one hundred and twenty-five words per minute.

Since the letter is written automatically by the machine, and the fill-in is on the same ribbon, it cannot be distinguished from the rest of the letter, and this is what makes the machine valuable. The machine is so constructed that it can give all the space needed for a fill-in; and therefore the usual tell-tale sign of the fill-in, which is not long enough or too long, is not present."<sup>2</sup>

#### SUCCESSFUL FORM LETTERS

The success of the collection series is due to the psychological effect of repetition of effort, the increase in pressure, and the effect of change of pace wherever needed. Its economy is due to the fact that mass production and almost automatic operation are possible in the early stages. Efficiency in the later stages comes from one person's dictating a variety of forms to effect each step of the series so that selection of form may be optional. The series shown below, accompanied by the outline of dates on which they are mailed and

<sup>2</sup> Reprinted by permission.

the intervals between mailings, illustrates the regularity and precision with which they are used. To provide for flexibility and change of pace, collection solicitations used for any particular customer are noted by code number on the account cards. This notation provides against an individual receiving the identical solicitation twice or one inappropriate for the condition of his account. The alert credit manager changes the pace for a customer whose records show him delinquent twice, three times, or regularly, and acts accordingly. On the occasion of his second delinquency, he may be sent stronger reminders than on the occasion of his first, or he may be given the individual consideration of the personally dictated solicitation. If his record shows habitual delinquency, the treatment accorded him is definitely strict; the collection series is speeded up; and he may be permitted to buy only on a cash basis if he does not heed warnings.

The following collection series illustrates four stages: reminder, stronger reminder, discussion, and urgency. The series is used by The Hecht Company, a department store in Washington, D. C. Mr. W. P. Norwood, Sr., collection manager, says concerning it:

The group of six letters . . . headed "personal appeal letters" we have found to be particularly pleasing to customers. They are usually used in a series at the beginning of delinquency of an account. Several years ago, the management made a thorough study of all correspondence that was sent out by the store, and they decided to try an experiment. They took six of our rather strongly worded letters and revised them from what you might call one extreme to another, and came up with these six letters. We have used them on all types of accounts and under all conditions, even to customers who had received final legal notices and found that they brought results most satisfactory.

Under normal circumstances any one of the above letters could be used in the infancy of delinquency. Later on, after these particular letters have been sent, we feel perfectly free to resort to letters of a more stringent nature.<sup>3</sup>

#### 1. **Reminder:**

We recently mailed you a statement requesting payment of your account, but to date we have not heard from you. We

<sup>3</sup> Comments and letters are reprinted with minor variations with the permission of The Hecht Company, Washington, D. C.

feel sure, however, that there must be some good reason.... some reason that we don't understand.

Maybe, if we know the facts, we can suggest something that will help.

We're looking forward to your response.

## 2. Stronger Reminder:

We admit it's difficult ... and that sometimes we don't make the grade ... but in spite of being a big store, we do try to understand the problems of our individual customers.

Take you and your account, for instance. It's true that no payment has been made since \_\_\_\_\_ and yet we feel sure that there must be some good reason ... some reason that we don't understand.

We think we can help you. It will only take a moment to tell us the facts ... but it will help us to protect your good credit and your standing in the community. Even if you can't pay the whole amount .. send us a letter and tell us what the trouble is and what we can do to help.

That's fair, isn't it?

## 3. Discussion:

We feel a little guilty. We know that we must have failed you some place along the line. And we pride ourselves on the fact, that big business or not, we should be completely human and completely aware of our customers' problems.

We're talking specifically about your account. Won't you give us an opportunity to be of any further assistance that we can. There must be something helpful that we can contribute to the problem.

Won't you come in to see me personally or drop me a line today?

## 4. Discussion:

A lot of folk don't like to write letters. We don't either ...but it's part of our job to keep in touch with our customers.

If you don't like to write, why don't you drop in and see me personally about your account? A few words from you,

putting us in possession of all the facts...and we're sure that everything can be straightened out.

I'm looking forward to that friendly chat...don't disappoint me.

#### 5. Urgency:

It's a bromide .. but honestly, nothing is over so bad as it looks. But the longer you wait, the worse it gets.

That's why we're urging you to do something about your account right now. We want to step into the picture before it's too late ... and help you to fix things up.

But we can't help you if you just sit and worry and don't get in touch with us. Won't you come in and have a friendly chat with the writer? It will pay you sterling dividends.

All you have to do is to tell us what you want to do and when you want to do it. We promise you our best coöperation.

#### 6. Urgency:

It has been said of Napoleon that he saved an empire with a stroke of the pen. There's a lot of meat in that simple statement.

Your credit, for example, is a very precious thing. It is endangered by your not paying your account with us. You can preserve it with a stroke of the pen. All you have to do is to write to us and tell us what we can do to give you a hand over the rough spots.

Remember, it is as important to you as it is to us.

Won't you get in touch with me right now while you're thinking about it?

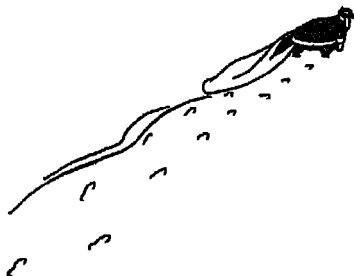
Another successful series of form collection letters is *Time's* Christmas billing series. The letters are written in the bright, interesting style that gives them the individuality characteristic of *Time*. The beginnings are unusual enough to carry the reader into the heart of the letter. The message is friendly throughout. Each letter contains a bill giving the amount due and an addressed envelope requiring no postage, two things which suggest action and make action easy. *Time's* Christmas billing series, like its regular billing

series, contains nothing which a customer can resent. It maintains a good balance between humorous appeals and businesslike approaches. Individual letters in the series are replaced as references to news and business conditions change.<sup>4</sup>

<h1 style="text-align: center;">TIME</h1> <p style="text-align: center;"><small>THE WEEKLY PIONEER</small> 330 EAST 22nd STREET, CHICAGO 16, ILLINOIS</p>	
ACCOUNT NO. _____	
<p>One Subscription at \$5.00</p> <p>Additional Subscriptions at the Special Rate of \$4.25 each</p> <p>Subscriptions sent to:</p>	
<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 10px auto;"> <p>● To assure the proper crediting of your account this bill must be returned or the account number shown on your remittance advice.</p> </div>	
<p>Subscription Rate \$5.00 Yearly - Special Military Rate \$5.50 Special Christmas Gift Rates - \$5.00 for the first subscription, \$4.25 for each additional subscription.</p>	
<div style="border: 1px solid black; padding: 5px; text-align: center;"> <p><b>BUSINESS REPLY ENVELOPE</b></p> <p><small>FIRST CLASS PERMIT NO. 35, 195, 310 P. O. BOX, CHICAGO, ILL.</small></p> </div>	
<div style="display: flex; justify-content: space-between; align-items: center;"> <div style="text-align: center;"> <h1 style="margin: 0;">TIME</h1> <p style="margin: 0;">330 East 22 Street Chicago 16, Illinois</p> </div> <div style="border: 1px solid black; border-radius: 50%; padding: 10px; text-align: center; width: 100px;"> <p>No Postage Stamp Necessary If Mailed in the United States</p> </div> </div>	

Fig. 37. First Letter of *Time* Christmas Renewal Series.

<sup>4</sup> Letters reproduced by permission of *Time*, Inc., New York, New York.



Dear Subscriber:

Here it is February -- seven weeks since Santa Claus went wearily home on Christmas morning.

But the gifts of TIME Santa left in your name are still as fresh and new as the day you gave them. For once every seven days a new issue of TIME will renew your Christmas thought for you -- week after week all through the year ahead.

\* \* \*

I hope your friends are finding each of their copies of TIME useful and enlightening -- and that they will continue to think of you each week when TIME arrives.

And now I hope you will take just a moment to think of us.

For as you read this, our auditors are hard at work trying to close last year's books -- and it would be a real help to us, and most cooperative of you, if you would let us have a check today for your Christmas gift subscription order.

Many thanks!

Cordially,

*Charles Mason*

Charles Mason  
Credit Manager

TIME \* 330 EAST 22 STREET \* CHICAGO, ILLINOIS

Fig. 38. Second *Time* Renewal Letter.





540 N. MICHIGAN AVE. • CHICAGO 11 • ILLINOIS

Dear Subscriber:

These four little dogs from Africa are called  
Basenjis --

-- and I am sending you their picture because  
they never bark nor yelp, but only softly "grooo."

TIME never barks either, about overdue bills  
like this one -- nor are we as worried about your  
account as these four little Basenjis seem to be.

But I would like to mark this Christmas bill  
"Paid" -- and stop "groooing" to you about it in  
the mails.

So, please, will you attach a check to it and  
return it to me today?

Cordially,

*Charles Mason*  
Credit Manager

CM-H

Fig. 39. Third Time Renewal Letter.

# TIME

540 N. MICHIGAN AVE. • CHICAGO 11, ILLINOIS

*The Weekly Newsmagazine*

April 17, 1946

Dear Subscriber:

There are just 211 shopping days till Christmas 1946 --

So there is certainly no need now to think of the gifts you will give this year.

But there is a rather pressing reason why I hope you will take just a moment now to think of one gift you gave last year -- your gifts of TIME.

That reason is the paper shortage -- for, despite the relaxing of Government restrictions, paper is still extremely difficult to get. The number of copies of TIME we can print each week doesn't begin to meet the demand.

And under these circumstances I am sure you will understand that the day is fast approaching when we will have to stop sending your friends unpaid-for copies of TIME.

I know you never intended to let this Christmas account run on so long -- and I hope you will believe it is not our intention to prod you about a perfectly human oversight.

But a misunderstanding about the payment of gift subscriptions is so much more embarrassing than any other that I would sincerely appreciate your straightening out this special case now -- by mailing your check in the enclosed postage-paid envelope today.

Cordially,

*Charles Mason*  
Credit Manager

P. S. Of course, it's quite possible the error is ours. If so, will you please use the envelope to let us know how and when your payment was made?

Fig. 40. Fourth *Time* Renewal Letter.

# TIME

540 N. MICHIGAN AVE. • CHICAGO 11, ILLINOIS

*The Weekly Newsmagazine*

Dear Subscriber:

Of all the gifts you gave last Christmas --

I imagine TIME was the only one you were able to buy during the Christmas season at a lower price than after Christmas.

So now that all your other Christmas bills are paid, I would indeed appreciate your letting us have your check in payment for your TIME gifts.

Since your order was entered at a special reduced Holiday Season rate, I know you will understand why we cannot carry this unpaid account very much longer at a rate which is no longer in force.

So won't you attach your check to the statement enclosed -- and mail it in the TIME-addressed envelope.

Will you please -- today?

Cordially,

*Charles Mason*  
Credit Manager

Fig. 41. Fifth Time Renewal Letter.

# TIME

340 N. MICHIGAN AVE. • CHICAGO 11, ILLINOIS

*The Weekly Newsmagazine*

Dear Subscriber:

As I was saying --

There's that bill of yours, still outstanding. It's for the gifts of **TIME** you ordered for your friends last Christmas.

We hate to be so persistent about this bill but: **TIME** does mean money!

And before you accuse us of being an Uncle Shylock, please consider that we accepted your order at a special reduced rate -- and that all this time we have been sending **TIME** regularly as your Christmas gift -- even though this small debt has remained unpaid these many, many months.

I know your delay in settling this bill is mere oversight -- but **TIME** costs so much to publish these days (87¢ for every word **TIME** prints) that the day is fast approaching when we will have to stop these subscriptions.

I would be very sorry to have this happen -- because of the embarrassment of cutting your gifts prematurely short.

So please will you consider this a personal interview in which I say, politely but firmly,

"The workman is worthy of his hire"

-- and then stand by while you make out and mail us a check.

Sincerely,

*Charles Messou*  
Credit Manager

Fig. 42. Sixth *Time* Renewal Letter.

540 N. MICHIGAN AVE.



CHICAGO 11, ILLINOIS

Dear Subscriber:

I was hoping TIME could go to your friends as your Christmas gift all through the unpredictable months ahead -- so I'm sorry we did not get your check in time to send your friends this week's issue.

And I'm sorry indeed to be bothering you about this small item for the seventh time -- but your status as a valued subscriber makes me doubly anxious to keep your gift subscriptions in good standing -- now and always.

So if you will send us your check by return mail today, I will be more than glad to re-enter these subscriptions at once -- at the same reduced pre-Christmas price -- and of course without mentioning to your friends why this gift was suspended.

Cordially,

Charles Mason  
Credit Manager

P.S. To get your gift subscriptions started again as soon as possible, I am enclosing an airmail return envelope to speed your check or money order back to me.

Fig. 43. Seventh *Time* Renewal Letter.

## Time-Payment Collections

While collection letters and collection series for goods bought on the time-payment plan, also called deferred-payment plan, installment plan, or budget plan, embody the same principles and practices as those for collecting regular monthly charge accounts, they differ sufficiently from them in characteristics to justify special treatment. The entire balance becomes due when one payment is delinquent; a carrying charge is imposed; repossession is an effective collection weapon; a succeeding weekly or monthly payment becomes due in a short time after one payment has become delinquent; and there is a continued necessity of keeping a debtor sold on the washing machine, refrigerator, or furniture which he is using. Moreover, there is a growing need for good collection letters to collect for purchases on this plan if the prophecy of credit men is fulfilled that this type of buying will reach an "all-time volume" in our post-war economy. The reasons they give for believing that the volume of time-payment buying of retail sales will exceed the 10 to 13 per cent of volume before the war is that people are in need of durable goods; it is the type of buying best suited to the public purse and our national economy; and as a seller's market becomes a buyer's market, the seller will push the plan to increase his sales volume, which is intended to maintain or increase profit. There is, moreover, a continued trend of lower finance charges to those using this plan.

The time-payment collection problem differs from ordinary collection problems in this respect: success depends, first, upon suiting the partial payments to the customer's budget, and, second, upon giving him a crystal-clear understanding of the contract—the total amount due, the date payments are due, the amount of each, the discounts allowed if payment is completed before schedule, the repossession clauses, and the balance-due clause. The company's salesman should, of course, explain these points to the customer when he makes the sale. If he does not, or if the merchandise is sold by mail, a letter should make clear the terms of the contract.

To collect a high percentage of contract accounts, the collection manager usually relies upon a carefully planned series of notices of payments due and of payments past due; of form letters and personal letters consisting, at first, of appeals to self-interest or pride

but, in a very short time, proceeding to a review of the terms of the contract. The fact that delinquency in payments is likely to accumulate as successive payments become due causes the collection manager to insist on payment soon after the first delinquency. If written solicitations are not effective, he frequently makes use of telephone calls and personal collectors. When routine procedure does not apply, he deals with special cases in a special way.

#### CULTIVATING PROMPT PAYMENTS

In the reminder stage of collecting time payments, the collector begins his work of educating the customer to the habit of prompt payments of installments as they become due. His treatment is courteous but firm. The style of writing is direct and often vivid because he must make the customer know that he means what he says.

The tone of the installment letters may be more personal than is considered in good taste in the usual collection letter series. The attitude of many firms selling on a time-payment plan is that the firm is rendering a special service to a specific class of people. It is helping them to buy large and expensive things that they want very definitely; things that they have planned to purchase for a long time; and things that they could not or would not purchase if payment had to be made in a lump sum. The collector has a good "you-attitude" talking point for prompt payment; he can point out to the customer that the time-payment plan was devised for the customer's convenience in satisfying his wants and that if he permits delinquent payments to pile up the plan becomes not a convenience but a curse.

#### REPOSSESSION VERSUS RESALE

Because the title to goods purchased, such as furniture, refrigerators, cars, vacuum cleaners, air-conditioning units, Deepfreeze units, stays with the seller, and because these things may be repossessed by him at any time, there is no reason for harsh letters. Usually a threat, implied or expressed, to repossess the article in question is a sufficient display of power. Particularly is this true if the customer has made substantial payments on the article.

A seller, however, relies more upon his salesmanship to collect payments than on threats of repossession because he has no desire

to take back such merchandise. Repossession means loss and double effort for him. Many installment contracts specify that the cost of a collector's calling must be borne by the buyer. He can make good use of this in his collection letter.

The purpose of reselling talk is to recreate the customer's desire to keep the thing for which he contracted so that he will, of his own accord, make the necessary effort to pay as scheduled. If payments are scheduled for many months, for a year or longer, as in the case of buying an automobile, his enjoyment of its use becomes less keen during this time than it was when he made the purchase. The collector, then, has the task of making an indifferent feeling about owning the automobile a vital one. He paints a vivid picture of how the customer benefits from the car or of the pleasures he can derive from its use. Equally effective is a vivid picture of what its loss might mean to him. All of the elements—balance due, repossession, inconvenience of mounting indebtedness—are illustrated in the following sample collection-letter forms for time-payment accounts. These form letters are used when the payment notices reproduced below fail to bring results. The particular form is selected according to the facts in the case.

Hale Bros. time-payment account collection forms follow:<sup>5</sup>

Form 115 ♦		<b>BUDGET DEPT.</b>		<b>PAYMENT NOTICE</b>	
YOUR PAYMENT IS DUE AS SHOWN. ALL PAYMENTS SHOULD REACH US ON OR BEFORE THE DUE DATE. PLEASE MAKE THIS PAYMENT PROMPTLY.					
PLEASE SEND THIS NOTICE WITH YOUR REMITTANCE. THANK YOU.					
<b>HALE BROS.</b>					
DATE DUE	AMOUNT	ACCT. NUMBER	DATE		
<div style="border: 1px solid black; width: 100px; height: 100px; margin-left: 50px; margin-top: 20px;"></div>					

<sup>5</sup> Reprinted with minor changes by permission of Hale Bros., San Francisco, California.





At the time of opening your Budget Account you signified your intention of paying in full within a period of ninety days without carrying charge.

As this time has now elapsed, it will be necessary for you to forward us your check in the amount of \$\_\_\_\_\_, or we will be compelled to charge you the carrying charge in accordance with your contract.

We also wish to thank you for your patronage and to request that we may have your coöperation.

4. A short letter asks for payment.

May we have your check in the amount of \$\_\_\_\_\_ to apply to your contract account?

Thank you.

5. The collector insists upon coöperation.

Your contract account discloses that you have not completed your promise of \_\_\_\_\_

An extension was granted you with confidence that we could depend upon payment on that date.

We are now compelled to insist upon your coöperation.

6. The customer is asked for a valid reason for the condition of the account; he is requested to make immediate payment or to set a definite date for payment.

Your contract account is seriously in arrears. There may be a valid reason for your not paying as agreed. If there is, we should be informed.

A good credit standing is maintained by the prompt payment of accounts in accordance with agreed terms.

An immediate settlement or a notice from you as to definite time of payment will be very much appreciated.

7. The customer is notified that the firm will take the necessary steps to protect its interest.

We have made numerous attempts to assist you in liquidating your account. It has now reached the point where it is impossible for us to carry it any further in the present condition.

Unless you send us this balance of \$\_\_\_\_\_ by return mail, we shall take what steps we deem necessary for the protection of our interests.

We are asking for your cooperation so that we shall not be compelled to do anything that may be embarrassing to you.

8. The customer is given a deadline before which he is expected to call at the budget department.

Your past due contract account has become seriously in arrears and requires a definite understanding.

We have dated the account to \_\_\_\_\_ by which time it is expected that you will have been in to see us.

Please do not disappoint us.

9. The customer is told to show his appreciation of the firm's leniency by sending a check or by writing and outlining his proposed plan of payment.

You will agree that we have been very lenient in granting extensions on your overdue contract account.

A check for \$\_\_\_\_\_ by return mail, or at least a letter outlining your proposed plan to pay this balance, will show your appreciation.

May we hear from you within a day or two?

10. The customer is thanked for a partial payment and requested to say when he can complete the payments due.

Your remittance of \$\_\_\_\_\_ is acknowledged with thanks. After crediting this to your account we find that payments are still in arrears on your contract, as indicated in our recent letter.

May we ask that you bring this account to date by \_\_\_\_\_ If this is not possible, at least write us definitely indicating when you will do so, in order that the necessity for further extension may be recorded.

11. The customer is notified of the date on which the firm's delivery department will call for the merchandise.

When you signed a contract for the merchandise you purchased, you agreed to make payments of \$\_\_\_\_\_ each month until the account was paid in full.

We have notified you that the contract is in arrears, and it will now be necessary for us to instruct our Delivery Department to call for the merchandise on \_\_\_\_\_ if the account is not paid to date by that time.

Please write us at once or phone our Credit Office, SUTTER 8000, Budget Department.

12. When the customer is in business and picking up the merchandise not paid for necessitates the firm's delivery department calling at the place of business, he is requested to send a check or to telephone (the number is given) to discuss the subject of his contract account.

Believing that you would not wish to have our outside collector call at your business address prompts this letter.

Your \$\_\_\_\_\_ balance is long overdue and naturally we expect payment to be made without further delay.

Please put your check in the mail now. If this is not possible, will you kindly telephone SUTTER 8000, and let us discuss the subject with you?

13. When a customer makes regular payments but not the amounts specified he is told that it is to his advantage to comply with past terms and is requested to do so.

When you signed your Conditional Sales Contract, you agreed that monthly payments of \$\_\_\_\_\_ would be made regularly, and in the amount specified. While you have made a payment each month, it is not in accordance with the stipulated terms; hence we feel it necessary to call the fact to your attention.

Naturally, it is to your advantage to adhere to the terms agreed upon at the time of purchase. Will you remit for the amount past due as Contract accounts are not permitted to be in arrears?

Thank you.

14. When the customer is not paying in accordance with the terms specified, he is reminded of this fact and of the value of keeping a good credit record. He is also requested to send a check.

When you signed your conditional sales contract it was agreed that monthly payments of \$\_\_\_\_\_ would be made regularly. You have not been making these payments in accordance with the terms specified, and we feel it necessary to call the fact to your attention.

Naturally it is to your advantage to keep a good credit record and comply with the terms agreed upon at the time of purchase. Will you send us your check in the amount of \$\_\_\_\_\_ to bring the account to date?

Your cooperation will be appreciated.

## Small-Account Letters

Letters to collect small amounts must not make "mountains out of molehills." If the collection manager, burdened with the aggregate of indebtedness which the small accounts make, writes to each indi-

THE HECHT CO.

WASHINGTON, D. C.

Dear Friend:

The charge we show on the next page is so small that we are sending this very little statement to bring it to your attention.

Now that we have done this, we are confident that you will send us your remittance.

Your cooperation is appreciated.

Cordially,

The Hecht Co.

STATEMENT

THE HECHT CO.  
WASHINGTON 4, D. C.

**Fig. 44. Hecht Letter and Statement.**

vidual as if he owed the entire amount, he appears ridiculous in the debtor's eyes or arouses resentment. Consequently, the light touch in such letters is a virtue and is practiced by most collection managers. The letter above from The Hecht Co. has brought favorable comment as well as secured the desired payment.<sup>o</sup>

<sup>a</sup> Reproduced by permission.

(An outstanding example of the light touch in collection letters is the following letter used by *Time* magazine for many years):

Our accounting department does solemnly affirm, maintain, and assert that you owe us \$2.50.

We hate to get excited about \$2.50. We also dislike the usual "collection letter" that bursts into tears in the first paragraph and yells for the law in the second.

Trouble is, though, that you and 999 other subscribers - all holding out \$2.50 - leave us \$2,500 in the hole. It is this little problem in elementary arithmetic that shakes our faith in humanity.

So (to quote from an esteemed contemporary) won't you "obey that impulse" and send us your check today for \$2.50, for in this case procrastination is certainly the thief of Time.<sup>7</sup>

### Partial-Payment Letters

Retailers more than wholesalers or manufacturers have customers who would, if they were permitted to do so, pay something each month on account but never the whole amount. A series of several letters is needed to care for this circumstance. The following three letters use the same pattern of increasing seriousness indicated in the typical collection series:<sup>8</sup>

Thank you for your recent payment. There is, however, a balance of \$----- which is overdue, since our terms require MONTHLY SETTLEMENT IN FULL.

\* \* \* \* \*

Recently we had the pleasure of opening a charge account for your convenience.

When the account was opened, it was explained that our terms provide that payment for bills rendered should be made in full during the month. It may be possible that you did not understand this arrangement, since only a partial payment has reached us instead of settlement in full as agreed. This necessitates carrying over a balance to the following month, which is contrary to our agreement.

<sup>7</sup> Reprinted by permission of *Time*, Inc., New York, New York.

<sup>8</sup> Reprinted with minor changes by permission of Hale Bros., San Francisco, California.

Thank you for the opportunity of serving you. May we have your coöperation in maintaining our terms?

\* \* \* \* \*

Thank you for your patronage in our store today.

Our records indicate that in the past your account has not been paid in accordance with our terms of monthly settlement. We desire to maintain the efficient service rendered our charge customers and would appreciate your coöperation by adhering to our terms, which provide that bills mailed on the first of the month become due and payable in full on or about the tenth.

Again we thank you for your patronage and assure you of our continued endeavor to merit it.

An assumption which a collection manager sometimes uses to induce a customer to balance his account is that the customer has some claim against the store of which the collection manager is unaware. Indirectly he appeals to the customer's sense of fairness as does the writer of the following letter:

Thank you for your recent payment to apply on your account. There is a small balance of \$\_\_\_\_\_ remaining which we thought might be due either to an oversight or some unjusted complaint about which this office has no information.

Please let us know if there is any error in connection with this charge; otherwise we will appreciate an additional remittance. <sup>9</sup>

Similar to the letter trying to induce the partial-payment customer to balance his account is the letter of encouragement to a customer whose remittance indicates that "he wants to do the right thing." The first from a department store has a warm, friendly tone that begets confidence. The second, proving that collection letters need not be dull and routine, is a letter which promotes action by its originality.

We sincerely appreciate receiving your recent payment because it indicates to us that you are making every effort to pay your account.

As there is still a balance due, we are wondering whether you would stop in and tell us how you plan to pay the bal-

<sup>9</sup> Reprinted by permission of the New Boston Store, Chicago, Illinois.

ance. When we know your needs and plans, we can always handle your account more satisfactorily.

May we suggest that you see us at the credit office within the next five days so that we may work out a plan that will be satisfactory to both of us.<sup>10</sup>

\* \* \* \* \*

One of my vividest early memories was watching the ice break up in the spring.

First a slight cracking sound, then increasing to a definite roar until an avalanche of ice had broken loose and was coming down the channel.

Thanks for having made the first crack in your account, and we hope that it is but the forerunner of further ones to come to bring your account up to date in the early future.

With best regards to you and Mr. Smith.<sup>11</sup>

### Unearned-Discount Letters

The practice of manufacturers, wholesalers, and retailers, as explained in Chapter xvii, is to quote merchandise not at the cash price but at a price to be paid at some future time—the credit price. They give a discount of 2 per cent or 3 per cent to the buyer if the buyer pays within ten days, or whatever time is mentioned in the terms of sale. Human nature being what it is, the sellers invariably have this problem in their collections—what to do when the debtor discounts his bills after the period has expired. The prevalent solution, even though some creditors and debtors are now alert to the iniquities of the discount system and would like to see a more equitable system devised, is to uphold the creditor's rights as far as possible and as diplomatically as possible. The result is that policies vary widely. Some firms feel that strict enforcement is necessary to prevent flagrant abuses. Some handle each case with these objects in mind: fairness, long-range profit, value of a particular customer, and maintenance of goodwill. Firms vary also in the way they handle a customer the first time he takes the unearned discount. Some assume that he has taken the discount unintentionally, give him credit in full, and write him explaining that the dis-

<sup>10</sup> Reprinted by permission of the John Taylor Dry Goods Company, Kansas City, Missouri.

<sup>11</sup> Reprinted by permission of Skeeles Colonial Chapel, Chicago, Illinois.



count is offered as a premium for payment by a specific date. Such a practice is exemplified by the following letter:

Many thanks for your \$\_\_\_\_\_ check of \_\_\_\_\_ discounting our \_\_\_\_\_ invoice. We know it isn't your intention to take advantage, and we'll cheerfully honor the unearned discount in this instance.

However, we offer the discount as a premium for payment by the tenth of the month following. The discount period, of course, is based on the day of shipment, which is the same as the invoice date. Our benefit is lost if payment is received after expiration of that period, and thus no reason for the discount exists.

We ask all of our customers to adhere to these terms, and in fairness to all we cannot make individual exceptions. We're sure you understand, and we'll count on your cooperation on subsequent invoices.<sup>12</sup>

Other firms return the check and ask for a new one for the net amount due. The theory is that it is easier to collect the total amount than the small amount of the discount. The following letter illustrates this practice:

Thank you for the attached remittance of \$245.50 in payment of your January 2 invoice. We find that, through an oversight no doubt, you have deducted 2 per cent discount on this invoice.

According to our records, discount on this invoice does not appear to be in accordance with our terms of 2 per cent twenty days from the date of the bill.

We are, therefore, returning your remittance to you, and we should appreciate your sending us another check for the correct amount, or return this check with another to cover the discount.

Still others give the customer credit for the amount which he has paid, explain why it is necessary for him to adhere to the credit terms, and request an additional check for the discount. This practice is exemplified in the following letter:

Thank you very much for your remittance of September 28<sup>th</sup> tendered in payment of our Invoice B-1945.

<sup>12</sup> Reprinted by permission of the Universal Paper Products Company, Chicago, Illinois, and Mr. D. J. MacKenzie.

We appreciate your courtesy in telling us that you did not pay it within the discount period because the invoice was misplaced.

In fairness to other customers, we cannot allow the discount, as to do so would be to establish a policy of allowing discounts in all cases where not earning them was due to an oversight. If we allowed cash discount to one customer because he did not pay within the allotted time, we should have to extend this privilege to all customers; otherwise, we would be subject to criticism for discrimination between customers. Therefore, we feel a deep obligation to administer the discount offer strictly and yet fairly, which we believe is the way you expect us to do. You would not want us to make concessions to other customers that we do not make to you.

Therefore, we shall appreciate your additional check for \$135.78.<sup>13</sup>

If the discount is taken frequently enough to cause the customer to be classed as a flagrant violator of the discount privilege, the creditor attacks the problem decisively. In regard to this practice, one creditor writes:

It is my opinion that the flagrant violator can, if handled properly, be brought into line just as easily as the run-of-the-mine violator. Furthermore, the credit manager has a sales job to do along with the sales manager, and I think he is in a particularly fine position to help the sales department by the type of letter which he sends the fellow who tries to take advantage of the cash discount or the one who consistently neglects his account.

His letter to bring the flagrant violator into line follows:

This is the third time within six months that we have written you regarding the deduction of cash discount after our cash discount period had expired.

Perhaps some credit men would consider this sufficient reason to stop all further shipments to you, but we still want to believe that the handling of our account in this manner is either a misunderstanding or the fault of one of your employees, and not an established custom of your company. However, the time has come when we must have a definite understanding about this whole thing. We have the

<sup>13</sup> Reprinted by permission of the Caterpillar Tractor Co., Peoria, Illinois.

privilege of selling a great many people all over the United States, all of whom are complying with our terms of sale, and we cannot allow you to be the one fellow who takes discount privileges at his own discretion.

We have appreciated the splendid business which you have sent to us, and we want to continue this friendly arrangement, but frankly, gentlemen, it is going to be on our terms of sale or not at all. In the meantime, we are going to withhold all further shipments to you until this matter of cash discount has been settled. We have expressed our desire to continue the present pleasant relationship, but the final decision now rests with you.<sup>14</sup>

## Goodwill-Building Collection Correspondence

### NEW-CUSTOMER LETTERS

Prompt collection of new accounts is one of the special collection problems. It begins with the first statement. One method is to enclose with the statement a short friendly note: "Sending our first statement gives us an opportunity to express our appreciation for your patronage in accordance with our terms to pay not later than the tenth. No need to make a special trip to the store. Just put your check in the enclosed envelope and put it in the mail." The following letter sent to a new customer is complete in information of sales terms. It gives the customer no justification for explaining any irregularities in payments on the ground that terms were not clearly explained at the time of purchase.

Many thanks for your purchase-order #1984, which has already been approved for shipment to you on open account. I am quite sure that is no surprise to you, since your excellent credit rating is firmly established. The order contains a representative assortment of our line, and indicates you have given much thought to your choice. We are sure our merchandise and our service will give you and your customers every satisfaction.

Your purchase-order includes the condition that merchandise shipped and invoices dated after the 25th of the month will be entered as of the first of the following month. Our terms, which we just changed as of January 1, by the way,

<sup>14</sup> Reprinted by permission of the American Screw Company, Providence, Rhode Island.

provide for a 2% cash discount if invoices are paid by the tenth of the month following date of shipment. In other words, Mr. \_\_\_\_\_, our terms are predicated entirely on the date of shipment regardless of what that date might be. Since these are the terms we offer to all of our customers, we cannot, in all fairness to them, permit exceptions. As a businessman yourself, we are sure you can thoroughly understand our position, and we know we can count on your coöperation.

It is a pleasure to become associated with a firm such as yours, Mr. \_\_\_\_\_, and it will be our job to build up between us the same cordial relationship which exists between our many other jobbers and ourselves. We are always at your service.<sup>15</sup>

If the new customer does not pay his account on the due date, a statement reminding him of the terms of sale is sent at once, or a statement and a friendly note which says in simple, courteous language that the terms mean what they say.

A partial payment from a new customer is considered as serious a lapse as no payment. Instead of ignoring it, the collection manager sends such a statement as follows: "Only a partial payment has reached me instead of settlement in full as agreed. This necessitates carrying over the balance another month. Will you use the enclosed stamped envelope to send the balance, \$—, immediately?"

Collection effort continues at intervals from ten to sixteen days through the second and third months with messages appropriate to the stage in collection, and with adaptation to the fact that the customer is new and that he has not established the habit of paying promptly. If the customer passes the third month without making a payment, prompt action is necessary. He is asked very frankly and directly, and at the same time courteously, if he does not understand the terms. Although it is still assumed that the customer intends to do the right thing, and that he will when the terms and the reason for them have been fully explained, payment is nevertheless insisted upon. An appropriate appeal is: "Aren't you making it harder for yourself by allowing bills to accumulate?"

The customer is invited to call at the office to talk over the account; and if he does not do this, he is called by telephone. If it is

<sup>15</sup> Reprinted by permission of the Universal Paper Products Company, Chicago, Illinois, and Mr. D. J. MacKenzie.

impossible to contact the customer by either of these means, it is usual to withhold delivery of the next merchandise selected until a new understanding is effected.

#### "THANK YOU" LETTERS TO PROMPT-PAY CUSTOMERS

Like a breath of fresh air in a stuffy room is the note of appreciation to the customer who pays on time. Not one series in ten contains such a unit, which fact gives an advantage to the credit man who has one in his series. By the same token the prompt-pay customer is hard to find who has ever received a word of appreciation for paying his bills promptly month in and month out. Why notes of appreciation are not written is obvious. The credit manager is too busy. On the other hand, time spent in writing a "thank you" letter to those with good records is insurance against their being slow-pay customers when economic conditions prevent their having enough money to go around. The letter of appreciation also pays dividends by increasing a customer's goodwill, which results in increased purchases at the store. Here is a typical example which brings favorable comment from those who received it:

It's not very often that we in the Credit Department enjoy the pleasure of dropping you a few lines. It's not that we don't want to - but we're usually so busy writing "Please remit" letters that we sometimes pass over your splendid record with the mental note "Swell account."

As we approach the end of 19-- , however, we take a little time off to put into words the feeling that exists throughout the year. So - a grateful and sincere "Thank you" for your loyal support and record of consistent promptness with us. You have established a credit rating in which we share your justifiable pride.

Each succeeding year will, we are sure, add more and more to our pleasant association. We shall try always to deserve your friendship and goodwill. <sup>10</sup>

#### HUMOROUS LETTERS

As long as human nature has infinite variations, a collection correspondent cannot be certain that his humorous beginning of a collection letter or a humorous collection letter will produce the reaction he intends it to produce. The number of collection managers

<sup>10</sup> Reprinted by permission of the Universal Paper Products Company, Chicago, Illinois, and Mr. D. J. MacKenzie.

who say they have used humor successfully and the number of favorable comments on humorous collection letters from people who receive them are sufficiently large to justify their continued use as a means of adding novelty in money solicitations.

Humorous beginnings of collection letters, as has already been said, are analogous to headlines in newspapers and advertisements. They get a hearing for the following copy. No other kind of business message needs favorable attention so badly as does the collection appeal. It is generally accepted that collecting money is the hardest type of selling. Scarcely any other type of writing faces the resistance which collection letters encounter. Sales letters generally find people in a receptive mood; collection letters almost never. The beginning which is humorous enough to gain attention justifies itself as a means of jolting a debtor out of his lethargy.

The humorous beginning of a letter or the humorous letter not only gets attention; it also makes a customer remember that he has an account to pay, and it sugar-coats the pill. Those who have used humor effectively in collection letters find it especially well adapted to the reminder stage in the collection series. They explain that the light touch is appropriate in this stage because the delinquency has not yet become serious and also that it has attention value and memory value. Examples of its use in the early stages are legion. The two letters on pages 693 and 694 exemplify the successful use of humor in collecting accounts.<sup>17</sup>

The following is used by the Ohio Overcoat Company. Mr. E. M. Flowers, credit manager, says: "I use this letter after having written a series of dunning letters and having exhausted my vocabulary."

Mr. William P. Marshall  
1675 E. 38th Street  
Cleveland, Ohio

Dear Marshall:

Well?

THE OHIO OVERCOAT COMPANY  
E. M. Flowers, Credit Manager<sup>18</sup>

Collection managers who have the knack of expressing themselves in rhyme often do so for the sake of variety in presenting their

<sup>17</sup> Reproduced by permission of *Time*, Inc., New York, New York.

<sup>18</sup> Reprinted by permission from *50 Gold Medal Collection Letters*, American Credit Indemnity Company of New York, p. 29.

**TIME**  
The Weekly Newsmagazine  
CHICAGO • NEW YORK

SURE! ME KNOW YOU  
VELLY VELL—NO CHECKEE,  
NO SHOITEE!



Dear Subscriber:

"No checkee - no washee!"

A smile and those few words of quasi-English were the stock in trade of a Chinese laundryman in my boyhood town. One could be sure of getting his laundry - if one hadn't misplaced his check!

It's not such a far cry from a laundry check to a bank check - nor for that matter from a shirt to *TIME*. All four items are indispensable to those accustomed to using them.

Won't you send us your check - your bank check - for \$2.67 so that we may balance your now overdue account? I shall appreciate greatly your cooperation in mailing your check today.

Faithfully yours,

*Ray E. Larson*  
Vice President

REL:CS

P. S. If you have mailed your remittance within the last ten days, please disregard this statement.


\* In other words...

我知道你

Fig. 45. Humorous Collection Letter.

## TIME

THE WEEKLY NEWSMAGAZINE



Dear Subscriber:

Creditors are tough in Ethiopia.

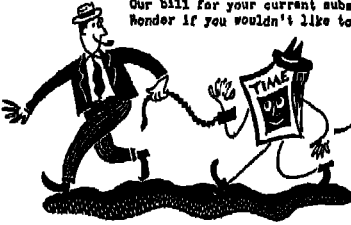
When an Ethiopian owes money, his creditor may take him in tow until he pays up. A chain is welded around the delinquent's wrist and from then on he is led about at the pleasure of the other fellow. When his custodian drops in for a soda or its Ethiopian equivalent, he may be hitched like a horse, outside.


Such is the relation of debtor and creditor in the kingdom of Haile Selassie, Power of Trinity I, King of Kings, Elect of God, Light of the World and Conquering Lion of Judah.

What happens when a ninety-pound creditor gets hitched to a two-hundred-pound debtor is not explained in the current dispatches.

But it doesn't matter much, because in our particular case, we would greatly prefer to reverse the Ethiopian order of things. It would be much simpler and considerably more civilized for you to take TIME with you, wherever you go, than vice versa.

Our bill for your current subscription is enclosed. Wonder if you wouldn't like to pay it now and thus keep TIME coming right along.



Cordially,  
  
 Charles Mason  
 Credit Manager

CIRCULATION DEPARTMENT  
 510 N. MICHIGAN AVE. • CHICAGO 11, ILLINOIS

Fig. 46. Humorous Collection Letter.

collection appeals. Evidence that debtors like to receive rhymed appeals is the frequency with which they answer in rhyme when they make payment. The following verse by Thomas Malloch would almost certainly bring a check from a good class of risk:



There are three words,  
The sweetest words in all of human speech,  
More sweet than all the songs of birds  
On pages poets preach  
Three words will cheer the saddest days.  
"I love you?" No, by heck.  
There is a sweeter, gladder phrase—  
"Enclosed find check."

Humorous letters are appreciated by business and professional men. They like to receive them because their cleverness and brightness break the monotony of daily routine. A check of the "50 Gold Medal Collection Letters" reveals that one in ten is humorous or clever.

Humorous letters score their greatest success with the too busy or just careless good fellow. He is often the merchant in small trade lines who is the sole operator, buyer, bookkeeper, and clerk; or he may be the client of these sole operators. This type of person is likely to say: "That credit man is a good guy. I'll pay him first." And he does.

This same merchant knows the temperament and disposition of his customers; hence, if he becomes too hard pressed for funds, he will use a humorous form letter to collect his own accounts.

The main principle one can safely apply in the use of humorous collection letters is one of appropriateness to the relation existing between the firm which uses it and the debtor-customers to whom it is sent. Otherwise, its user depends for success upon the principle that a little humor in collection letters treats debtors like human beings—and debtors are as human as their creditors.

### Class Projects

1. a. What are the pros and cons of using form letters for collection?  
b. What measures can be taken by the credit-collection manager and his staff to reduce the objectionable qualities of form letters?
2. a. What are the special problems of collection under the time-payment plan of merchandising?  
b. When does "customer education" become important in time-payment collection and how is it introduced into the collection series?  
c. Why is "resale" more desirable than "repossession" from the standpoint of good business management?

3. Appraise the effectiveness of the following form letter used by a professional collection agency (the amount involved is under \$10):

WARNING!

RE: (NAME OF CLIENT TYPED IN)

NEXT FRIDAY AT 5:00 P.M. —

—the attorney for the above member will have this claim with member's instructions to sue you for BREACH OF CONTRACT. He will be given full power to execute judgment, when obtained, by attaching your earnings and bank account as well as your personal and real property in accordance with the law.

This is not an attempt to bluff or scare you. Member has a legitimate claim against you covered by an IRON-CLAD LEGALLY BINDING CONTRACT and will get full protection from the court having jurisdiction in this case.

Silence will avail you nothing. Either prove your good intentions here and now, or deal with attorney in court.

Payment must be sent AT ONCE—direct to this office.

4. The following form letter was sent out by *Factory Management and Maintenance* magazine several years ago to collect a three-dollar subscription which had been due for several months. The date of the letter, December 24, gives the theme a seasonal appropriateness. Evaluate it for effectiveness in bringing in small accounts. Chinese characters above the English transliteration set the tone of the letter.

Dear Mr. Blank:

You've got to give credit to the heathen Chineel He's certainly entitled to it and should rate an "A" in any credit rating book.

Like everyone else, he occasionally finds it impossible to pay his bills as they become due. BUT—every year—just before NEW YEAR'S DAY—he puts on his Sunday suit and pays all of his creditors a visit to "square up" his unpaid bills with them so that he can start the NEW YEAR with a clean slate.

That's a mighty fine practice, don't you agree?

Now's the time for BOTH OF US to clean OUR SLATES—and we haven't much time left before the curtain rings down on OLD MAN 1947.

This is also the SEASON FOR RESOLUTIONS. You can make a resolution—right now—that will help you make more money and do bigger things in your field in 1948. All you have to do is resolve to spend two hours a week with our publication. Then stick to the resolution.

We'd like very much to re-establish the subscription which you ordered some time ago, and again send you the publication for the remainder of the subscription period. It will keep you informed of new developments and methods in *your job* and help set the pace for others.

We're sure you signed the order in good faith and are confident that it was your intention to pay for it. But we also understand that one is not always able to do what he intends.

WHAT'S PAST IS PAST—let's BOTH begin 1948 with a fresh start and CLEAN THE SLATES. What do you say?

Obey that impulse which says "*I'll send my check now.*" Just pin your payment to the attached bill—KAM YAT (Chinese for TODAY)—and shoot both back to me in the handy Business Reply Envelope. If your check book is not handy, send cash at our risk.

Please accept my Sincere Greetings of the Season—and Very Best Wishes for a KUNG HEI SAN NIN and many of them.

It's an old Chinese Custom,

5. Discuss the goodwill and business-building value of the following letter:

Dear Customer:

In looking at our records, we find that your account has been brought to a satisfactory close, and we wish to take this opportunity of expressing our gratefulness to you in favoring us with your patronage.

Of course your name is on our list of preferred customers, and we hope that you will take advantage of the excellent credit rating which you have established with us by annexing to your former account whenever you are in need of household furnishings.

If at the present time you are in need of any items which would add to the comfort of your home, you may use your credit to any extent. ANY PURCHASE MADE AT THE PRESENT TIME MAY BE ARRANGED WITHOUT ANY DOWN PAYMENT.

We should like to mention that this is the best time in many years to buy furniture. Values are higher and prices are lower than they have been since 1941. It would pay you to take advantage of the excellent bargains which now can be found in our store during this season.

Again thanking you for your past patronage and sincerely hoping that we may have the privilege of serving you in the near future, we are,

Very truly yours,

6. Discuss the pros and cons of the humorous or stunt collection letter, telling when it could be used effectively.

## Letter Problems

1. Circulation managers of magazines have a unique collection problem inasmuch as when a subscription expires the subscriber usually wants delivery to continue without interruption. To maintain goodwill (and to save effort in the circulation department) most circulation managers continue delivery beyond expiration date, notifying the customer in advance so that he may reorder.

The renewal form sent out by *Current*, a weekly newsmagazine, allows the customer to be billed later, if he prefers. Taking advantage of this privilege, subscribers often fail to remit until reminded. The relatively small amount of money involved—\$5.00 for one year—makes a stern collection message undesirable. Prepare a “humorous” or “stunt” collection which will retain goodwill and get the checks in. Keep in mind the high calibre of *Current's* reader list, and don't go beyond the bounds of propriety. Of course, you can stop sending the magazine to delinquent readers, but you prefer, in the interest of maintaining old business, to induce them to pay.

2. Almost every large oil company will issue a credit card to a reliable customer. Such a card conveniently serves a customer at any time, and it is especially useful when a customer makes a long trip. The holder of a card merely presents his card and signs a charge slip in order to obtain gasoline, oil, or accessories. Each card bears the customer's name, address, account number, and license number.

When the customer receives his card, he is warned in a written statement that, should he lose his card, he must notify the company at once to protect himself. On every card the same warning is printed. In other words, the customer is liable for every item charged to his account.

Tom K. Berens, a holder of one of your credit cards, claims that he did not buy all the gasoline and oil charged against him in your monthly statement for July. For five years, his charge account has averaged \$12.57 a month; but last month, July, it amounted to \$18.09. Berens insisted that his purchases amounted to only \$9.69 during July.

An investigation of your records shows that Berens informed you in a letter, dated from Madison, Wisconsin, on July 29, that he had lost his card. The record also shows that he was charged with the following items:

July 24, Station 34, Beloit, Wisc., 14 gals. Nocarb, \$2.80.  
July 24, Station 145, Cairo, Ill., 10 gals. Nocarb, \$2.00.

July 25, Station 437, Troy, Tenn., 10 gals. Nocarb, \$2.00.

July 25, Station 308, Nesbitt, Miss., 8 gals. Nocarb, \$1.60.

Apparently Berens lost his card about July 23 or 24, and the finder of the card used it four times while driving to Mississippi. On July 30, the day you received Berens' letter notifying you of his lost card, you sent him a new card and mailed to all your station managers a warning not to accept Berens' old card.

Write a letter to Berens persuading him to pay the \$8.40 charged to his account by the finder of his old card.

3. You manufacture farm machinery and sell your implements on liberal terms directly to farmers. One of your customers bought a gang plow from you for \$81.50. He paid for the plow according to the terms you granted him at the time of sale. He sent every installment exactly on schedule. His final payment arrived yesterday. As credit and collection manager, send him a letter thanking him for his prompt payments and telling him that he may now buy on credit the spring-tooth harrow, priced at \$79.90, that he told your salesman he wanted for spring cultivation.
4. "Resale" is the keynote of the collection effort when insurance policy premiums fall due. The following letter was sent in such a circumstance, but it lacks a sales appeal. Rewrite it.

Dear Sir:

Under date of May 9, 1947, we wrote you advising that there would be a premium of \$10.55 due May 16, 1947, on your policy #33465, and up to date you have failed to furnish remittance or a letter stating that you owned no vehicle from January 16, 1947, to April 21, 1947.

If you desire to secure protection on the motor vehicle described in the policy, remittance must be furnished this office, together with the letter as requested May 9.

Yours very truly,

5. On April 1, Mr. Blank (about 30, married, with two children, and the last one only six months old) who has paid his \$22.67 installment each month for eight months on a refrigerator, skipped payment. You sent him a letter on April 15, to which you received no response, either verbal or written. May 1 brought no remittance; nor did the succeeding nine days. Write the letter you would use on May 10. He owes just three more installments. He has a regular income of \$235 per month as a shop foreman in a steel mill.
6. Your company holds very strictly to a policy of not allowing a customer to take an unearned discount. Your terms are 2/10, n/30. If

ten days after date of invoice elapse without payment, you expect the customer to pay the net amount. Under these terms, you pay the customer 2 per cent for the use of his money for twenty days (the time between the discount date and the next due date) and as a bonus for prompt payment.

- a. The Reliable Paint and Varnish Company ordered \$3,200 worth of merchandise from you on their first order. Fifteen days after date of invoice they sent you a check for \$3,136. Write them a letter explaining your discount policy but agreeing to accept the check since it is in payment of their first order.
- b. The second order from Reliable Paint and Varnish amounted to \$4,830. Twenty days after the invoice date you received a check for \$4,733.40. Return the check and ask for payment of the full amount.

## *Chapter XX Getting Results from Claim Letters*

Purpose of the Claim Letter  
Changed Attitude Toward Claims  
Causes of Claims  
"Routine" Claims  
"Special" Claims  
Attention  
Interest  
Conviction  
Action

Qualities of the Effective Claim Letter  
Clearness  
Definiteness  
Courtesy  
Appropriate Tone  
A Touch of Humor  
Suggestions to Claimants

### **Purpose of the Claim Letter**

So numerous are the errors in the conduct of business and so great is the number of unsatisfactory claim letters that every person needs to know when it is wise to present a claim and how to make it both effective and goodwill building. This discussion is confined to claim letters of buyers, since intrahouse and interplant claim letters observe practically the same principles.

Cool consideration of the facts of claims and adjustments will result in constructive claim-making. In the first place, the aim of the claim letter is to have an error rectified and not to register righteous indignation or to administer a rebuke. A claim letter should be a selling letter in that it is written to influence someone to act in a definite way and to act willingly. It is written to get merchandise delivered promptly, to have satisfactory goods or merchandise exchanged for unsatisfactory merchandise, or to change a practice in the routine of business. It is consequently a problem in persuasion.

The claimant's problem in writing persuasively is not, of course, so difficult as that of the sales-letter writer because claims generally go to people whose self-interest is best served by granting them. This self-interest should cause a merchant to investigate the cause of the trouble and to make a satisfactory settlement. The self-interest of the salesman, on the other hand, is to overcome the indifference

or antagonism of a person who is not a customer but a prospect. A thinking person will realize, then, how superfluous is anger or sarcasm. He should assume that the mistake is unintentional and that it will be rectified as soon as it is brought to the attention of the erring firm.

### Changed Attitude Toward Claims

The idea that a customer's goodwill is worth cultivating is an American innovation. Older countries, with a longer history than ours in buying and selling, had observed the principle of *caveat emptor*—let the buyer beware! In the conduct of modern business, progressive firms believe that a sale is not completed until the customer is satisfied with goods or services. In other words, good business men know that the satisfied customer is the best customer; that goodwill toward the firm, resulting from satisfaction with goods and services purchased, brings customers back again and again and creates favorable word-of-mouth advertising.

Today, consumers' unions, product analysis laboratories, retail buyers' groups, customer-research organizations, Federal and state bureaus administering laws governing the manufacture and sale of goods—all attest to the fact that it is the seller who must beware if he is to remain in business. He must acknowledge the general validity of the assumption that the customer is always right. This theory, early accepted by John Wanamaker, Marshall Field, and Montgomery Ward, is now generally accepted and practiced. Claims, moreover, enable firms to find weaknesses in organization and personnel and to correct them.

As a result of this changed attitude of the seller has come a changed attitude of the buyer toward errors in business. No longer do enlightened customers take offense over the occasional errors in business and give firms the "silent treatment" because someone has made a mistake. Neither do they express their dissatisfaction only to relatives, friends, and acquaintances. Instead, they file claims, oral or written, knowing that their claims will be appreciated and that satisfactory adjustments will usually follow.

### Causes of Claims

The variety of errors that arise in business make classification difficult. In general, they fall within these broad divisions:



1. Goods, prices, or services are not as advertised.
2. Goods purchased are shopworn, defective in materials, or faulty in construction.
3. Goods received are not those ordered.
4. Representatives of the firm are careless or discourteous.
5. Prices are higher than those of competitors.
6. Misunderstandings arise involving credit sales and collection procedure.

### **"Routine" Claims**

The classification of an error and the resulting claim as "routine" or "special" depends upon the nature and frequency of the error and the correspondent's attitude toward the claim. Perhaps "every-day claims" would be a better name for those which occur frequently in business. Since its connotation is better than that of "routine," it causes claims to be handled in a less perfunctory manner.

From the point of view of the claimant a "routine" claim is one which, he is confident, will be adjusted as soon as it is called to the attention of his reader. The writer of a "special" claim, on the other hand, knows that he must use persuasion to get results.

In writing "routine" claim letters, the claimant will find the deductive order of presenting details effective.

It consists of:

1. A statement of the letter's purpose.
2. Supporting details presented in logical order.
3. Explanation of the effects of the error.
4. Statement of the adjustment expected.

Analysis of the letter which follows makes clear that the above order of arrangement of material is satisfactory for the usual "routine" claim. A very satisfactory adjustment resulted from this letter:

I am writing to inquire about the splitting of the crepe sole of one of a pair of \_\_\_\_\_ shoes which I bought at your store.

These shoes were purchased three years ago. They cost in the neighborhood of \$13.50 and up to now have given excellent wear. Now, one of the crepe soles has split horizontally. Naturally, I do not know if this was caused by a defect in the material or occurred in the course of normal wear.

If the damage can be repaired, the shoes will give me several more years of good service.

I should very much appreciate hearing from you if anything can be done.

The "routine" claim which follows the chronological order is disliked by heads of adjustment departments mainly because the claimant does not present the important point at the beginning of the letter. The following letter, however, is a good "routine" claim following the chronological pattern but putting the most important point first:

The automatic safety razor blade sharpener #4C, 11-48, which I ordered on July 26, has not yet been received; nor has an invoice.

It is today two weeks since I sent my order, which is an unusually long time, in view of your past prompt service.

This leads me to believe that either my letter or your package, which is very much needed, has been lost in the mails.

May I have an answer telling me when to expect my razor sharpener?

### "Special" Claims

Since the claim letter is in effect a sales letter, the elements of *attention*, *interest*, *conviction*, and *action* should be carefully considered.

#### ATTENTION

The content of the attention element depends upon the situation. As in the "routine" claim letter, it may be a statement of purpose, the nature of the claim or error. For example: "Upon receiving my order from you I discovered that the one-half pound of Sure-Crop (No. 69) Stringless Wax Bush Beans, which I had included in my order, was missing."

Or the opening may be anything which will put the claimant and adjuster on common ground. The claimant seeks to create a favorable emotional reaction and to appeal to the motive governing the adjuster that will cause a decision on the claim favorable to the

claimant. The claimant will then show how what he wants is a specific application of the policy that governs the firm or the principle that governs the individual. For example:

As owner, general manager, and sales manager of a Ford agency, I am bringing this information to your attention, knowing that if one of my customers had received the same kind of treatment that I have received from your sales representative, such information would be highly valued.

#### INTEREST

The interest element shows the bearing of the claim on the adjuster's self-interest. In the following the appeal is to the adjuster's pride in a good record for standing back of his representatives. A very satisfactory adjustment followed:

Last October your subscription sales representative visited our campus. He made us a very attractive offer. For \$5 we could obtain a year's subscription to Engineering News-Record, a year's subscription to Construction Methods, and two premiums which were to be selected from a group which was shown to us.

I chose a copy of your Modern Construction Specifications and a copy of Construction Costs. In December I received my copy of the specifications book, but after waiting what I consider a reasonable length of time, I have yet to receive my copy of the costs book.

Your collection representative informs me that your sales representative made a mistake and that the second premium is not forthcoming.

When most of us subscribed, we did so because we felt that it was a truly remarkable offer. Because of the long-standing reputation of your company for honesty and fair-dealing, we had no reason to doubt that your offer was as stated by your representative and that you would stand back of it.

Your purpose in contacting engineering students is, I believe, to acquaint them with your publications before graduation and to gain goodwill for those publications. In failing to carry out your part of the verbal contract made with us by your representative, you have lost the confidence which the students once held in the integrity of your company.

When you again send a representative to our campus, you may find that students will be somewhat skeptical of his offers, no matter how reasonable they may appear. Those of us who leave the university this year will always be inclined to be wary of any offers made to us by your representatives who may contact us in the field.

In view of all this, won't you reconsider and send me and my fellow students our second premium as promised?

### CONVICTION

The claimant convinces the adjuster of the merits of his claim by the completeness of his statement of the facts of the case, by the definiteness of his statements, by the exactness of his detail, by the sincerity of his tone, and by the reasonableness of his attitude toward the difficulty. In case that merchandise is defective in material, inferior in workmanship, or faulty in construction, he can present the article as evidence. In the case of poor service, such as broken promises, clerical errors, bookkeeping mistakes, he can present letters, invoices, and bills.

But in many cases, he must depend upon the sheer logic and persuasiveness of his presentation in order to be convincing. The following excellent claim letter which secured the desired results is an example:

Last winter an advertisement your company ran in one of our leading magazines attracted my attention and stimulated my interest. You see, your advertisement dealt with your windows for homes, and I was planning to build a new home. My interest was sufficient to move me to clip and mail the coupon which was a part of the advertisement.

In reply, Mr. Anderson, you wrote me and enclosed with your letter a booklet which set forth the merits of your product in an admirable way. My enthusiasm was built to the point where I insisted that my architect specify your windows for the house. This was done. Windows were ordered through your local representative, the Morgan Sash and Door Company, and the order came to you from their Chicago office, 2287 Blue Island Avenue, Chicago. We were assured that delivery would be made not later than sixty days after the order was placed. Since this was done very early in April, windows were expected early in June. Apparently this material has not yet left your plant.

Your difficulties, Mr. Anderson, in meeting the demand for what must be a most excellent product is recognized and appreciated. Of course you cannot permit yourself to become too concerned with the acute problems of one customer like myself. But may I burden you, for just a moment, with what is a most serious personal situation?

The University asked me to join the staff last fall to build a professional advertising program for students of this University. Living conditions were acute, but we secured shelter of a most temporary nature. We must vacate our present place of residence September 15, and the only place to go is our new home. That can be finished if windows are delivered in the immediate future. Work has stopped on the house because of the absence of windows.

The house is not a small one. It is located in a restricted and exceptionally good district. Its construction is being watched by many persons, several of whom are contemplating the construction of houses before long. It is only natural that a number of these people will be influenced in their choice of windows by their reaction to the appearance of this house and by the element of service which the manufacturer can give. Incidentally one of the best of the University architects is the architect on this job. By any standard established, the house will be a beautiful one. It can serve as the basis for much favorable word-of-mouth advertising of its features including your windows.

Your vacation period is known to me and that, of course, will affect the element of delivery, but would it not be possible to start the windows for this job on the way July 7? Would it be asking too much to have you call the Morgan people in Chicago and arrange to have this shipment sent direct and, if at all possible, by truck, so that work can be resumed on this house sometime during the week of July 7?

Perhaps if I called you Wednesday, July 2, or if you called me that day, something definite about delivery could be established.

May I again say that your advertising was effective in moving me to specify your product. I am now desperately in need of that product.

#### **ACTION**

The action element of a claim letter is similar to that of the sales letter, outlined on page 373. The claimant tells what adjustment he expects; he makes it easy for the adjuster to learn the facts of the

case, and makes clear the name and address of the person who is to receive the adjustment. In addition he provides a strong incentive to act.

In the following letter, the writer "gets in step with the adjuster" by saying: "I have been a satisfied customer and enthusiastic booster of J. B. Hall and Company for more than five years."

Then he presents his claim: "Realize, then, my surprise at learning yesterday that J. B. Hall and Company had sent an investigator to my neighbors to inquire about my financial condition and to learn why I was behind in the payment of my account."

The action step is tied in logically with conviction, and the appeal to fairness provides a strong incentive to action.

You will fully understand my disappointment and embarrassment when you consider that I have been a satisfied customer and enthusiastic booster of J. B. Hall and Company for more than five years.

Realize, then, my surprise at learning yesterday that J. B. Hall and Company had sent an investigator to my neighbors to inquire about my financial condition and to learn why I was behind in the payment of my account.

The account covers my purchase last May of a refrigerator for \$275. The terms of the purchase stated that I was to pay monthly installments of \$25. Illness in my family prevented my meeting the September payment, and on September 12 I wrote you of this fact, assuring you that I should resume payment as soon as possible. To that letter, you made no reply. Yesterday, I learned of the activity of your credit investigators.

I cannot help feeling indignant at your investigating a customer before discussing the problem with him. Both of the women questioned yesterday are wives of business associates of mine. I do not feel unjust in requesting you to revisit Mrs. Blackburn and Mrs. James to explain that your action was in error and that my integrity is not in question. Both my years as a customer at your store and my sincere attempt to be altogether fair and above-board deserve that consideration.

### Qualities of the Effective Claim Letter

So strong is the self-interest of a firm in rectifying errors for the sake of future business that most claim letters need be nothing more than clear, definite, and courteous statements of what has happened.

**CLEARNESS**

Clearness in a claim is essential if it is to be satisfactorily adjusted with a minimum of difficulty on the part of an adjuster. Observation of this principle means the giving of all details necessary to identify the unsatisfactory goods or service: date of order, of shipment, of arrival (or nonarrival); number of charge slip, file number, or invoice number. Then follow: nature of the error, the kind and extent of damage, of inconvenience, or of embarrassment. If a claimant is writing about an order which has not been filled, and if he still wants it filled, he should duplicate the information of the first order which may never have reached the addressee. To repeat, enough detail must be given for clarity in the claim, but lengthy explanations are irritating and often confusing to the adjuster.

**DEFINITENESS**

A claim letter making a definite request to cancel an order, to return merchandise, or to exchange goods is stronger than one which simply expresses dissatisfaction and puts the responsibility on the seller to suggest the remedy.

**COURTESY**

Claim letters should be courteous because courtesy is a strongly persuasive element and effective in inducing people to act as one wishes them to act. Moreover, buyers are in need of the goodwill of those from whom they buy, just as sellers are in the need of the goodwill of buyers and customers. The buyers may at any time need unusual credit privileges, information on the market, quick service, and merchandise that is fresh and well selected. Wartime buying is still too fresh in our memories to make it necessary to emphasize the value of having a merchant's goodwill.

**APPROPRIATE TONE**

Good tone is as important to the effectiveness of a claim letter as what is said. To achieve it, the claimant must avoid (1) an apologetic tone, (2) threats, (3) abusive statements and "fighting" words, (4) loss of temper, and (5) an attitude of tearful indignation.

Those who find it difficult to keep biting sarcasm and sharp tone out of claim letters will do well to follow Mark Twain's example.

When he felt a man deserved a "dressing down," he would write the letter so full of choice vituperation that beside it the usual caustic claim letter seems mild. After he had given full vent to his feelings, he would write a second letter, usually a model of concise, courteous, and persuasive writing, and mail the second letter only. Only when a claimant has exhausted the usual recourses to get satisfaction, should he threaten to discontinue business relations. The habit of many men and women of threatening to discontinue business every time they place a claim is bad practice. Such threats act as a drug! The more often they are administered, the greater is the amount needed to be effective. Threats finally become jokes.

To achieve a good tone, the buyer must have the right attitude when he writes the claim. He must assume that as long as people are human, they will make some errors; but that a firm tries to give satisfaction, and if it has failed to give it, it is to its self-interest to replace dissatisfaction with satisfaction and to do it promptly. A claimant, certain that he has something due him, should write a letter which shows plainly that he expects the firm addressed to adjust the mistake. If he is uncertain that he has a just claim, and if he is dealing with a progressive firm, he will increase the effectiveness of his letter by leaving the decision up to the adjuster, as did the claimant in the letter on page 703.

*A Touch of Humor* Sometimes a small matter can be annoying. A severely worded claim letter in such a situation merely makes the claimant appear to be a "grouch," but a humorous letter like the following will often get results:

For twenty years I have enjoyed relaxing at night with my pipe, my slippers, and the Daily Register before the open fire after spending a hectic day at the office. Now the serenity of my home has been broken, and the situation has become unbearable. This trying state of affairs has existed for two weeks, and my nerves have reached the breaking point.

It all started two weeks ago when I missed the paper. I went in search of it. It wasn't in the usual vicinity of the front door mat. I looked in the flower boxes--not there! Finally, in desperation, I walked out the front walk to the street; and, trying to put myself in the place of the newsboy, I followed the trajectory of the missile. After deciding that the release point had a lot to do with it, if



the paper was to behave as bombs do, I re-enacted the crime in my mind's eye--and surely enough, there was a glimmer of white in the shrubbery! I barged in to capture my objective, but there beneath the paper was a pile of leaves that I had not noticed before--I ended up cleaning out around the shrubbery!

Since then, my nightly search for the paper has led my conscience to force me into foregoing my leisure, and my wife has begun to notice that I can do little odd jobs around the house. My conscience drove me to clean out the gutters when I received the paper last night. I had to patch the roof when I retrieved the paper the day before. I even had to prune the maple tree out in front one night.

The other night I was waiting on the front porch to intercept the boy as he came in on his bomb run, but he came in, straight for the target, and was away before I could get into action. I couldn't even fire a word at him! The paper arched down in my wife's flower bed. That was in her sector --so I didn't mind the weeds.

Please, can't you stop this bombardment at the source? It's too late after he gets under way. I don't want to become a henpecked husband. I've held my own thus far--I don't want to work around the house--I just want to relax and read the Daily Register!

*Suggestions to Claimants* For getting results from claim letters here are some final suggestions:

1. Be prompt in filing claims.
2. Be reasonable and fair in making claims.
3. Be clear and complete in giving the facts.
4. Be courteous in presenting claims.

All claimants will get better results if they will write clearly, definitely, and courteously. They should make the tone appropriate to the seriousness of the damage complained about. Above all, they should know that claims stated plainly, dispassionately, and positively command more respect than those stated in angry, sarcastic, or abusive language.

### Class Projects

1. Enlarge in one paragraph upon the modern point of view in the handling of claims, using as your topic sentence the quotation from

the text, "No longer do enlightened customers take offense over the occasional errors in business and give firms the 'silent treatment' because someone has made a mistake."

2. Look up in your desk dictionary the nouns "claim" and "complaint" and write down the primary definitions of each. Disregarding the special legal meanings of each, point out in a brief discussion that the negative connotations of the second word make it undesirable for use either in business letters or in titles for departments.
3.
  - a. Describe in detail a claim situation which might arise in each of the six different classifications of types of errors that arise in business.
  - b. Write the "attention" and "conviction" paragraphs of a claim letter seeking adjustment of one of these situations you described under "a."
  - c. Write the "action" paragraph of a claim letter covering a situation other than the one used for part "b" of this question.
4.
  - a. The aim of the claim letter is "to have an error rectified and not to register righteous indignation or to administer a rebuke." Read over Letter Problems 1, 2, 4, and 5, and decide what persuasive fact you could introduce to increase the certainty of your claim's being granted.
  - b. Since claims are granted more readily when the customer presents a definite and reasonable settlement, decide what action you would ask for in Letter Problems 1, 2, and 4.
5.
  - a. The following letter was written by a student. After reading it decide whether you would grant the adjustment asked for.
  - b. Tell what order of arrangement is followed, showing what step each paragraph helps to accomplish.

Gentlemen:

Picture the smile on my face as I opened the small oblong gift box to find a black and gold Parker "51" fountain pen. Compared to the Parker pen I had been using for the past ten years, the two were as similar as a new Buick convertible and the first gasoline buggy.

There is nothing quite so strong as the desire to do something with a new gift; I wanted to write. I carefully filled the "51" from a bottle of Parker "51" ink. This whole operation was based on the instructions on the inside cover flap of the ink box.

From a stack of letters pushed aside for lack of time, I picked out the oldest letter and began to write. The words and the ink were flowing very smoothly, and I was very much satisfied with my new pen. My letter was to Fred Green, an old school friend. It was the

kind of letter that brings back old memories, the kind of letter that brings an occasional pause in the mechanics of writing.

It was after one of these pauses that I began to notice that the ink was not flowing as it should. Occasionally, I had to scribble on a piece of scratch paper or moisten the tip in order to continue writing. I didn't think too much about this at the time, for all new things need to be broken in before they operate properly and perfectly. But I am still having trouble with the inconsistent ink flow; and I have been using the pen since the first of April.

Yesterday I received a reply from Fred Green. In addition to the usual content of his letter, he hinted that I could use a new fountain pen—he recommended a Parker “51.”

I would rather not mention to Fred that I had been using a new “51,” for he seemed sincere in his recommendation. I also believe in the products of the Parker Pen Company; I merely think that my pen is a “lemon”; therefore I am returning my “51” to your Janesville office by parcel post. I'd like to have it replaced with a model of the same type and color.

I would appreciate prompt action, as I am once again behind in my correspondence—I owe Fred Green a perfect Parker “51” letter.

Cordially yours,  
*John L. Stevens*

## Letter Problems

1. You have purchased fourteen Venetian blinds from the home furnishings department of the Martindale Store, a large department store in Chicago, and you have requested that they be shipped to your summer home at Twin Lakes, Wisconsin. Upon your arrival there two weeks later, you unpack the blinds and find that ten of them have been badly damaged in transit. Five will have to be refinished, as the steel slats have been nicked, some quite deeply, and five of them are so bent that they will be useless.

Write to the National Express Agency, the carrier, to make claim for replacement or repairs. The value of the damaged blinds is \$92. By calling the store, you found that it would cost \$4.50 per blind to have the slightly damaged ones refinished.

2. Twice before Easter you priced a suit in a clothing store which is regarded as the leading men's store in your town. Immediately following Easter, this store ran a full-page advertisement with a headline “Entire Stock Reduced.”

You went in again to look at this suit, thinking it had been reduced, but upon inquiry you were told that it had not been nor would it.

Since you and your father have patronized this store for at least fifteen years, you buy the suit anyway, but with the intention of immediately presenting your claim to the store owner. You are sure that he was not aware that the advertisement made an untruthful statement and that he will gladly make the proper adjustment. Write the letter.

3. No doubt during the past few months you have encountered a situation about which a claim letter might have been written—dissatisfaction with a purchase, discourteous treatment or inconvenience in travel, or poor service of any kind. Whether or not you wrote the letter at the time, write one now. (If you didn't send a letter in the first place and too much time hasn't elapsed, you may want to send this one.) On a separate sheet of paper give the facts which are necessary to the understanding of the situation.
4. One month ago you purchased three golf clubs, a matched set of woods of a well-known make, from the Isaac Walton Sport Shop in South Bend, Indiana. While using one of the clubs, a brassie, from an ordinary lie on the fairway, you cracked the clubhead so that the face split off. The crack follows the line of screws which hold the sole plate on the bottom of the clubhead. The other two clubs of the set, the driver and the spoon, are in excellent condition. The clubs cost you \$16.50 each, but they are not guaranteed. Write the company a claim letter.
5. You purchased, two years ago, a vacuum cleaner from a salesman who had his office in the quarters of the local public service company. The salesman introduced himself at your door as one of the representatives of that company and gave their telephone number. When you bought the cleaner, he told you that it would need to be repacked with grease about every eighteen months and that the company would do it free of charge, preferring to do the servicing themselves rather than have inexperienced amateurs bungle the job. This free greasing clause was not in the contract you signed, but you were so confident of the reliability of the company and the salesman that you introduced him to a friend, who also bought a cleaner.

Now, when you have the company grease the cleaner, they return it with a total charge of \$3.35—\$1.10 for repairs (new motor brushes); \$1.75 for greasing; and 50 cents for delivery. Your wife paid the bill. Upon writing a claim to the service company, you learn that the salesman has never represented the company but worked directly for the manufacturer, that he had no right to make such a promise,

and furthermore that he has been discharged because he has made so many unjustified promises.

Write a claim letter to the manufacturer this time. You believe that you have \$2.25 coming, as a company is responsible for any reasonable statements made by its salesmen.

6. One year after purchasing and paying for an upholstered chair costing \$87 at the Jaccard Furniture Store, Middletown, Ohio, you discover that the satin damask has worn through in spots, although it has not been subjected to hard usage. You therefore have written a letter to the manager, R. D. McGregor, asking that the chair be reupholstered at the store's expense.

Mr. McGregor's reply requested that you send the chair back to the store in order that he might examine the condition of the damask. To do what he suggests would be an expensive and time-consuming procedure, as you live sixty-five miles from Middletown. You decide, therefore, to try to induce Mr. McGregor to send samples of upholstery from which you can make a selection and then pay the local upholsterer to do the work. You are willing to submit the price for approval before going ahead with the work.

Write the second letter to Mr. McGregor.

## *Chapter XXI Keeping Customers by Adjustments*

### **Building Goodwill Through Adjustments**

- Purpose of Adjustment Letters
- Adjustment Policy
- Characteristics of the Adjuster
- The Use of Psychology
- Principles that Guide the Adjuster
- Right Attitude toward Claimants
- Qualities of Effective Adjustment Letters

#### **Letters**

- Completeness
- Accuracy
- Positive Aspect
- Persuasive Diction
- Courtesy and Tact
- Friendliness
- Pleasing Tone
- Promptness

### **Elements of Standard Adjustments**

- Contact
- Explanation and Motivation
- Resale of the House
- Closing Statement

### **Typical Adjustment Situations**

- When the Seller Is at Fault and the Claim Is Granted

- Contact
- Explanation and Motivation
- Resale of the House
- Closing Statement

- When the Customer Is at Fault and the Claim Is Refused

- Contact
- Explanation
- Resale
- Closing Statement

- When the Customer Is at Fault and the Claim Is Granted

- Contact
- Explanation
- Resale

- When a Third Party Is at Fault

- Contact
- Explanation
- Resale

- When the Responsibility for the Fault Is Not Readily Determined

## **Building Goodwill Through Adjustments**

The function of adjustment managers and adjustment bureaus of business firms is to bring about a satisfactory relationship between buyer and seller when any difficulty arises during the course of a business transaction.

The extent to which the adjustment bureau of one company succeeded in performing this important function is suggested by the percentage of unadjusted grievances and the number of customers who left the company because of its indifferent attitude. The figures are those of a business service in the Middle West:

*Analysis of Lost Customers—One Firm's Experience*

Left because of the company's indifferent attitude	68%
Moved	3%
Bought elsewhere because of better prices	9%
Unadjusted grievances	14%
Influenced by friends	5%
Died	1%
	<hr/> 100%

This company lost 82 per cent because of indifferent attitude and unadjusted grievances. The findings of the survey have an important lesson for the entire personnel of a firm, but especially for those responsible for "trouble-shooting." How important is indicated by a quotation: "Burn down this plant if you will," said the president of a big steel mill to a group of his men, "and in a brief time we can rebuild it; a tough job, yes, but our insurance would pay costs and the business would go on as usual, and you would all have jobs." He paused. "But," he continued, "if we handle our customers badly and lose them, this business is gone, and your jobs are gone; you can't rebuild a business that through mistreatment loses its customers' faith, confidence, and goodwill."

A customer's faith, confidence, and goodwill depend to a large extent upon the treatment that he receives when he makes a claim by personal call, by phone, or by letter; and the treatment accorded him depends, in turn, upon the point of view of the person handling the adjustment. First, the adjuster should never forget for one moment that the social function of business is to serve people, not to be served by them. He should never forget that the success of the individual business depends upon pleasing the public. The message, "When you write a letter to a Ward customer, remember you are talking to your boss," imprinted on the certificate given to graduates of the Montgomery Ward Letter Writing Course, emphasizes this vital principle of success in adjustment letters.

Adjustments are one aspect of the vitally important sales program. The adjustment manager and all who represent him will have the right point of view if they observe these maxims: "Today's sales depend not only on yesterday's promotions, but on the accumulated goodwill of all the yesterdays . . . Our real job is to build a customer rather than to make a one-time sale."

#### PURPOSE OF ADJUSTMENT LETTERS

An adjuster writes letters to correct errors and misunderstandings involving goods, prices, or services which arise in the conduct of business. This type of letter is twofold in its purpose:

1. To settle the difficulty.
2. To maintain goodwill.

In accomplishing this twofold purpose the adjuster must do these things:

1. Resell the customer on the goods or services he has purchased.
2. Rebuild the customer's confidence in the firm's practices and policies.
3. Restore to the customer the feeling of a sense of satisfaction with dealing with the firm.

#### ADJUSTMENT POLICY

Most firms have definite adjustment policies that tend toward increasing generosity in the interest of building customer goodwill. This is particularly true of retail firms, whose adjustment policies generally are more flexible than those of mercantile firms. In both, many standard trade practices, evolved by a process of trial and error, have come to be accepted by the buyer and seller. "The customer is always right" is still the adjustment policy of most firms just as it was that of John Wanamaker, Marshall Field I, and Ellsworth M. Statler. In practice, however, the policy is administered with common sense. Companies selling chiefly service—hotels, for example—can apply it literally. So can all firms in transactions the cost of which is not great. Small firms whose adjustments can be handled by the proprietors can apply the policy successfully. Large corporations, however, especially those selling material things, must be run by rules and regulations, and might well sum up their adjustment policy in such statements as: "Customers will be treated fairly." "Customers' interests will be protected." "Adjustments will be made if merited." In practice, these policies are the same as "Satisfaction guaranteed or your money refunded," made famous by Montgomery Ward and Company.

Any exceptions to established policy and practice are largely governed by self-interest. For effectiveness, the adjustment policy



should be firm enough to discourage grasping and unfair claimants, yet flexible enough to satisfy those who are fair and reasonable.

#### **CHARACTERISTICS OF THE ADJUSTER**

A recent cartoon shows a badly beaten-up customer in the general manager's office of a retail firm. In answer to the implied question, "Why don't you go to the adjustment office?" the battered claimant says: "That's exactly what I want to see about—the guy in the Complaint Department."

Many customers have suffered similarly—not physically but mentally—because the "guy in the Complaint Department" was not fitted for his job. A good adjuster should:

1. Have a broad understanding of people—why they behave as they do—often ignorantly, foolishly, discourteously, sometimes even dishonestly.
2. Have a sincere liking for people.
3. Be habitually fair, patient, courteous, friendly, cheerful, soft-spoken, and diplomatic.
4. Have enough skill to write clear, forceful, and persuasive English.
5. Have a thorough knowledge of the firm's business.
6. Have the ability to make forceful decisions and to act promptly upon them.
7. Have the wisdom and experience to determine an adjustment policy that expresses the quality of the store and the spirit and the personality of its advertising.
8. Have the imagination to see in every claim a real sales opportunity to develop a better customer by showing a dissatisfied one what the firm is willing to do in order to satisfy him.

#### **THE USE OF PSYCHOLOGY**

The adjustment correspondent can use psychology to good advantage in all of his adjustment work, and here psychology is considered as the study of human motives and human reactions for the purpose of understanding and influencing them. All human beings possess certain recognized motives, and the adjuster, knowing these motives and playing upon them, can pretty well predict what reaction a customer will have in a given situation. In using them he is not, as some people think, "putting it over" on the claimant. He is merely using the means at his command to influence people for

both his firm's and their best advantage. The interests of adjuster and claimant are mutual even if they are not identical.

Some of the motives he uses to cause favorable action are: the claimant's desire to be fair, to be important, to be kindly, to be approved, and to own or to possess. Motives he should not use because they prevent favorable action are scorn and indifference. When a man who has been offended by faulty merchandise, service, or collection effort writes, "Close my account," he feels abused or wants to fight. The adjustment correspondent wants to fight, too. His belief in the importance of keeping a firm's customers and his knowledge of ways to control reactions, however, may lead him to try the remedy of creating a feeling of self-importance in the customer in the place of his self-pity or pugnacity. He can create his feeling of importance by letting the customer know at once that the company is taking steps to rectify the wrong.

The pride-approval motive is one the adjuster brings constantly into use. Miss Aline Hower, St. Louis, Missouri, has given us many instances of its successful use, none of which is more convincing than the following experience of Mr. Morrison of Field's Personal Shopping Bureau related by Miss Hower.<sup>1</sup>

Mr. Morrison had received a note attached to merchandise, very expensive material, from a woman who buys a thousand dollars' worth of goods a month from Marshall Field and Company. . . . This woman's note said: "Take this stuff back. It doesn't meet my expectations. I don't want any letters about it. Just credit my account."

Mr. Morrison said: "I looked at the material, and it was not inferior, and we would have had to take quite a loss on it because it was expensive material; so here is the letter I wrote. I have often used this Pride-Approval Appeal. As a matter of fact, I have been using it for years and I know that it is really a magic appeal; but I just never did call it the Pride-Approval Appeal."

The letter reads:

The towels, clothes, and mats you recently returned have been carefully examined. More than ordinary attention has been given the problem, as we know you selected the gift for

<sup>1</sup>From a talk given before the District Convention of the Associated Credit Bureaus of America and the National Retail Credit Association at Indianapolis, Indiana, February, 1939. Reprinted by permission.

a definite purpose and with discriminating taste. There are no towels on the market today that are comparable to yours in smartness and style.

The difficulty you have had is one peculiar to highly colored towelling material when a small part of excess dye "bleeds" into the lighter color. One washing frees the excess dye, and further difficulty is eliminated.

We have had the articles carefully laundered and are returning them to you. We believe you will agree with us that they are perfect, and you will receive the satisfaction you expect from both their appearance and serviceability.

Thank you for sending them to us as we are always interested in having our customers entirely pleased with every purchase.

I want to direct your attention to the part—"the towels, cloths, and mats you recently returned have been carefully examined." When you and I give our *earnest care* to what another person says, we are automatically using a phrase of Pride-Approval Appeal because we are giving him credit for saying something that is worth saying. Mr. Morrison went further—"More than ordinary attention has been given the problem, as we know you selected the gift for a definite purpose and with discriminating taste." There he was really using pride-approval appeal, wasn't he? It is quite evident that a woman who buys a thousand dollars' worth of goods a month must have discriminating taste. It would almost be impossible that she shouldn't have. He just remembered to mention it. And then he went on to sell the lady again on the things which she had bought. "There are no towels on the market today that are comparable to yours in smartness and style."

I was in Marshall Field's in January again, following, and Mr. Morrison came into the Training Director's office. My opening words were: "Well, what happened about that letter?" "You can be absolutely sure I have been watching that account," he said. "The customer didn't answer my letter, but she has kept right on buying and she kept the goods." That was all that was desired. It was a successful letter.

Fear or resentment of scorn and desire for attention are motives constantly to be considered in adjustment work. The belligerent person is often merely covering up a fear of scorn. An adjustment correspondent can change this reaction by stimulating his pride. For instance, a woman who purchased yard goods for a dress discovered a slight flaw in the material after it was made up. She would

accept no adjustment less than a new dress until the correspondent suggested that it was a pity that a flaw in the material should have been found in the lovely goods "which she had so discriminatingly selected." This "resale" of the goods stimulated her pride in possession and led her to wish to retain the particular dress made out of yard goods "which she had so discriminatingly selected." It's a practical application of psychology to answer promptly, to begin a letter with something pleasant, to refer to any shortcoming of claimant as impersonally as possible, and to assume favorable action.

#### PRINCIPLES THAT GUIDE THE ADJUSTER

In determining action, the adjuster always has the two purposes in mind already expressed: (1) to settle the difficulty and (2) to build goodwill through a satisfactory settlement. The ideal adjustment, then, for any firm is maximum satisfaction for the customer at minimum loss to the house. The twofold nature of this ideal needs to be understood because the new correspondent, in his desire to make good with his chief, is likely to take a short-sighted view in adjustment practice. He feels that he has served his house well when he considers only minimum loss at the moment. For example, by refusing to permit the return of a thirty-five-cent pattern for credit, he may lose a woman's trade, which for the typical family runs into three hundred dollars a year. The experienced correspondent is likely to err on the side of giving minimum satisfaction at maximum cost to his firm. A case in point is that of the adjuster who asked a woman to return at the firm's expense a davenport that had received a few scratches in transit when she would have been satisfied had she been sent a bottle of furniture polish with instructions on how to apply the polish. A correspondent also gives minimum satisfaction at maximum cost who, after explaining that the customer is at fault, grants the claim, without giving the customer a satisfactory reason for doing so.

#### RIGHT ATTITUDE TOWARD CLAIMANTS

A business-building adjustment policy observes the tenet that those who make claims are honest, and the experience of adjusters is that at least 90 to 95 per cent of claims are genuine. Moreover, many of those who make unfair claims are not intentionally dishonest. The claimant knows that he has experienced difficulty with

machinery, merchandise, or food products; and it is human nature for him to blame the article in question, not his own misuse of it. One thing he knows for certain and that is that he has not had the satisfaction that he expected when he made the purchase.

A corollary of the tenet that claimants are honest is that they are satisfied with a fair adjustment, fair to themselves and to the house. This attitude is one which will make an adjustment correspondent considerate of the claimant's feelings and lead him to accord just, courteous, and satisfactory treatment. It will lead him to give a practical demonstration of the words "service," "quality," "dependability," not merely to give lip service to them.

The way to give interested-service-with-a-smile was explained in an article entitled "Count Ten" to conductors of the Chesapeake and Ohio Railroad in its magazine *Tracks*.<sup>2</sup> Its advice makes it worthy of a place in every adjuster's file. It reads thus:

Any crisis can do one of two things. It can defeat you or it can strengthen you. When a Mr. Jones blames you unfairly, you can try to escape from the accusation, you can get mad—or you can see what you can do to change his state of mind.

If you escape, you'll go off defeated. If you get mad, you're defeated, too. But if you stand your ground, face the situation head on, and do your best to solve it, you'll emerge with a feeling of elation. Try it out.

When you get a complaint, pretend you're two people. One of them stands off and looks at the remark. Is the passenger justified? If he is, be a man, take it on the chin, and be big enough to admit he's right. The minute you admit you're wrong and thank him for the suggestion, that's going to take all the bite out of his criticism. He's going to turn right around and say, "That's O.K., we all make mistakes." And both of you will go off feeling satisfied.

If his criticism is not justified, *don't take it personally*. It has nothing to do with you. He's eaten too much lunch or not enough dinner, or his wife didn't like his tie this morning, or the boss has just made an unfair criticism of him.

No matter how absurd his remark is, do him the honor of taking it seriously. Listen to what he has to say. Give him your attention and go along with his problem in good humor. Take a couple of extra minutes to answer it completely. Make him feel you understand his problem and his difficulty. Then give him a reason why things are as they are.

<sup>2</sup> Reprinted from "Count Ten," *Tracks*, April, 1944, p. 19, by permission of *Tracks—Chesapeake and Ohio Lines Magazine*.

Joe shouldn't say to Mr. Jones, "Is it my fault if the train is late?" That just leaves Mr. Jones mad and sends Joe off with his back up. He has to give Mr. Jones a satisfactory explanation for the situation.

For instance, he might say, "I know how you feel about missing an appointment. When the train is late, we're held up, too. Right now the trouble is that the train must wait for some war supplies to go through." And he could add a couple of things about the war. Then Mr. Jones would begin to see his problem in relation to the events around him. He'd begin to think missing an appointment wasn't so important compared with fighting a war. He'd begin to relax and look at the scenery again.

If Joe met the situation this way instead of getting mad, an interesting thing would happen to him. He'd feel a certain sense of power because he was smart enough to change Mr. Jones' attitude. Instead of resenting occasions where people become irritated, he'd even look forward to the next one like a game to see what he could do with it.

When he had a complaint, he'd look at it, find a helpful and satisfying answer, learn how to present it pleasantly, watch the passenger's manner change, and go off chuckling to himself at human nature, instead of having his day ruined by someone else's ill-temper. . . .

And remember you can use any situation, even an exhibition of ill-temper, to make either an enemy or a friend. If you use it to make a friend, you're the one that's stronger, because you're in control of the situation.

## Qualities of Effective Adjustment Letters

### COMPLETENESS

An effective adjustment letter grows out of a thorough analysis of the claim. It is the most important single thing the adjustment correspondent has to do because it conditions everything contained in the adjustment letter. If the analysis is wrong, the letter will be ineffective no matter how well it is written. If the correspondent does not comprehend the customer's problem, he cannot handle it intelligently. A correspondent cannot answer intelligently a difficulty about electric switches if he knows only about hair switches; or about radios if he knows nothing about what causes radios to be unsatisfactory.

Too often adjustment letters fail in their purposes because they do not tell customers what they want to know. Correspondents who are not thorough in looking up information write half-baked

answers. They do not give complete facts because they do not take the time and effort necessary to get the facts.

### ACCURACY

Accuracy in facts is as necessary to effective adjustment letters as is completeness. Statements must be accurate. Figures must be accurate. Mr. F. H. Roy, Correspondence Advisor for Montgomery Ward and Company, says: "Accuracy is the keystone to a quick and complete adjustment."

To be accurate in statement of facts, correspondents need to verify statements to claimants which they have reason to question. Verification can often lead to quick and satisfactory settlement where four or five letters are necessary when the correspondent explains in generalities or guesses because he has not looked up information available. A case in point is the correspondent who asked the purchaser of a tractor to look up the number of a coil which he wanted replaced when the firm sold one type of tractor only. Had the correspondent known this, he could have helped put the tractor back in use days sooner. No amount of good writing or friendly spirit can make up for not having the necessary facts and figures.

### POSITIVE ASPECT

Adjustment letters should emphasize *what a firm can do* rather than *what it cannot do*. The positive tone suggests that you believe in the claimant's fairness and that the proposal you are suggesting is fair; the negative, that you doubt both his and your own fairness. The action proposed has to be sold with the same salesmanship with which merchandise is sold. By stressing the pleasant and beneficial aspects of accepting the solution proposed, you hasten its acceptance. By stressing what you cannot do, you retard its acceptance. For example:

*Negative Aspect:* As a result, it will be about the middle of the following week before we can fill your back order.

*Positive Aspect:* We think that we can fill your back order as early as the middle of next week. You may be sure that we shall ship these goods to you as soon as it is humanly possible to do so.

Sometimes booklets and pamphlets can be used to illustrate correct use of a product in order to make it secure the best results.

If abuse of the product must be called to the attention of the claimant, he is more likely to deliberate without prejudice if he is asked to consider a typical case in a pamphlet rather than his own case. A comparison of the following drafts of letters shows the difference in effectiveness between explaining the cause of the difficulty from the personal and from the impersonal angle.

#### **Personal explanation:**

A careful examination of your electric vibrator indicates that your difficulty is entirely due to the fact that you have not oiled it properly. When you ran your electric vibrator without a lubricant, you injured the ball bearings. The enclosed leaflet will make clear to you that the troubles you have been having are due to conditions entirely beyond our control. Hence, we are somewhat surprised that you should expect us to replace the vibrator for you.

Under the circumstances, we believe that you will agree with us that we should not do more than replace the bearings free of charge and return the vibrator to you express collect.

#### **Impersonal explanation:**

After examining your electric vibrator, we can easily see that it has been a disappointment to you. In order to help you to get better results with vibrators in the future, we are going to give you a brief explanation of what has caused your trouble.

You will find on page eight of the enclosed booklet, a vibrator which has been worn in just the same way as yours because it was not oiled. By following the blue pencil instructions, you will see what you can do in order to get satisfaction from your vibrator.

You will probably see from this that the fault was not ours. However, we want you to know what satisfactory service our vibrators give you when properly cared for. To help you see how satisfactory your vibrator can be if you follow the instructions of the enclosed bulletin, we have installed new bearings free of charge and are returning your vibrator to you express collect.

#### **PERSUASIVE DICTION**

The sign "Claim and Adjustment Department" in stores and factories instead of "Complaint and Adjustment Department" suggests



the change in the attitude of firms toward people who say they did not receive what they purchased or the services they expected. It signifies that the department's function is to see that people get a fair deal. Management considers customers who register claims to be friends—friends because these customers are giving management an opportunity to right what the customer considers wrong.

Adjustment correspondents can express this change in attitude in their letters and thereby build goodwill by looking well to their choice of diction and phrasing. Words have the power to impress people favorably or unfavorably, and one word in a letter may make the difference between pleasing and offending a customer. In fact, the success or failure of the letter often depends upon the emotional effect it produces, and nothing is fraught with more possibilities for good or evil than words. Hence, correspondents must watch their connotations. By way of suggestion, here are some of the words likely to displease people dissatisfied over some real or fancied error. One must remember that such people are quick to take offense and these are "red flag" words: "allow," "claim," "complain," "dissatisfied," "failed," "neglected," "dishonest," "unfair," "willing."

*Not pleasing:* We are *allowing* the amount you paid for postage.

*Pleasing:* We are *refunding* the amount you paid for postage.

*Not pleasing:* You *claim* that you did not receive all the shirts you ordered.

*Pleasing:* You *report* that you did not receive all the shirts you ordered.

*Not pleasing:* Your *complaint* is being investigated.

*Pleasing:* Your *claim* is being considered.

*Not pleasing:* We regret that you are *dissatisfied* with the radio you purchased recently.

*Pleasing:* We *appreciate* your writing about the radio you purchased recently.

*Not pleasing:* You may not mean to be *unfair*.

*Pleasing:* We know you are just as *anxious to be fair* as we are.

*Not pleasing:* We are *willing* to let by-gones be by-gones.

*Pleasing:* Shall we turn a new page?

Adjustment correspondents should likewise be careful to say what they mean. While poor choice of diction may offend, failure to say what one means may make one ridiculous. For example:

*Incorrect:* We always make good merchandise defective.

*Correct:* We always make good our defective merchandise.

#### COURTESY AND TACT

A good adjustment letter makes a claimant see that the correspondent desires to help him. This pleasing impression is the result first of the correspondent's having a genuine desire to be helpful, and second of the courtesy and tact in the letter. Perhaps these words should be defined, since they are important qualities in the adjustment letter's effectiveness.

Courtesy means consideration of another's feelings. The more the correspondent knows about the customer—his age, sex, position, taste—as revealed by his letter, the more he can, in imagination, put himself in the place of the claimant and see how he looks at things. The sympathetic attitude will determine the order in which things are said; it will cause longer paragraphs, longer sentences, and more pleasing words. Short paragraphs and short sentences produce a harsh effect. The effect of a refusal, for example, is softened by the considerateness illustrated in the following paragraph taken from an insurance company's letter regarding hospitalization insurance:

Before putting you to any further inconvenience about your case, we think it only fair to write you frankly about our position in regard to it, with the suggestion that you apply the conditions stated in our certificate of membership to your case, and let us know whether or not you agree with our reasoning.

We do not relish the necessity of writing you along these lines, but it seems that the circumstances are providing us with no alternative. We hope, however, that your condition has improved and that you will experience no further difficulty.

Tact is nothing more than "creative imagination" or "the ability to see a person's reactions to a certain situation and provide for a reaction that will be as pleasant as possible." The opportunity to be tactful comes from the particulars of a specific case. In general, tact is exhibited by paying attention to what the claimant says and by sometimes imparting ideas to him by suggestion and question rather than by statement. When the correspondent can make facts "speak for themselves," especially when the adjustment decision is unwelcome, he is wise to let them speak instead of making the

statement himself. In general, the tactful correspondent will make the claimant think well of himself.

### FRIENDLINESS

Friendliness is a vital quality in all types of adjustment letters, for it is a producer of goodwill. It has its origin in a sympathetic understanding of how the customer feels and thinks, of seeing his angle as well as that of the firm. Combined with fairness and sincerity, it welds customers to the firm. Its ally is simple, direct writing; its enemy stiff, hackneyed, and unnatural writing. Lincoln's observation that you can no more influence a man, even for his own good, than you can penetrate a tortoise shell with a straw unless you can first convince him that you are his friend, applies to the writing of successful adjustment letters. It applies doubly to an adjustment letter when fairness to the house compels the adjuster to refuse the adjustment.

### PLEASING TONE

The right tone is highly important in an adjustment letter, written as it should be to create harmony of mood. It is as important in the letter granting a claim as it is in a letter refusing one. The following two letters illustrate the difference in effectiveness of letters granting claims. One has a condescending tone; the other, an ingratiating tone. The second adjuster believes that a dissatisfied customer does the seller a favor when he reports his dissatisfaction to him instead of to relatives, friends, and neighbors.

Dear Madam:

We are sorry that the hose priced at \$1.35 which you purchased in our Lake Forest store on November 16 are so unsatisfactory.

From our examination of them, we do not feel that they were defective, but rather than have our position seem unjust we are replacing them free of charge and will arrange to deliver them to you as soon as possible.

This adjustment we feel sure will meet with your approval.<sup>a</sup>

Respectfully,

• • • • •

<sup>a</sup> Reprinted by permission of Marshall Field & Company, Chicago, Illinois.

Dear Mrs. Jones:

We are sending you a replacement of your juice extractor bowl for your new mixer without charge. We are, like yourself, disappointed that this happened.

Unfortunately, we have found that a few of these juice extractor bowls were improperly made and that there has been some difficulty with them breaking after delivery to the customer.

I know you will understand our helplessness in a situation like this and you will realize, of course, our interest in getting another bowl to you.

Thank you for your friendliness in writing.

Cordially yours,

Equally disastrous to building goodwill is the letter which makes the desired adjustment but which makes it grudgingly. In the following letter, the writer, the president of a large company, gives a long explanation to prove that he should not pay the invoice in question and then surprises the claimant by saying that he is paying it. Its recipient penciled on the margin: "According to all the rules this is a good example of *how not to write an adjustment letter*. The writer certainly gives it grudgingly!"

Because of our recent strike, I have not had an opportunity to consider the subject of your letter of July 29 until now.

I have just gone over the case again very thoroughly with Mr. Green, Mr. Smith, and the other men connected with the negotiations with your company. They still feel that we are in no way obligated to pay the amount of your invoice, No. 227707, amounting to \$62.

They have told me that all of the preliminary work done by your company was not with the understanding that you would definitely receive an order but with the understanding that you were simply trying to sell us on buying your equipment. They have explained that they made it very clear to your representative that our order for the equipment would be placed on a competitive bidding basis. Of course, the reason you did not receive the order was that you were extremely high on your competitive bid and did not seem to be interested in lowering your price.

Since there seems to be such a wide difference of opinion between your company and the men in our company who handled

the matter, I have decided that rather than have any more arguments or any misunderstandings at all, to pass the bill for payment. You will receive a check within the next few days.

Inasmuch as this case has been settled to your complete satisfaction, I certainly hope that all misunderstandings in the past will be forgotten and that we may have the pleasure of doing business with your company in the future.

More usual than either the superior tone or the grudging tone is the curt, abrupt, or indifferent tone. It is easy for an adjuster to be indifferent to the claims that come by the hundreds to a department store, a garage, or a bank. An indifferent tone is apparent in the following letter answering a customer inquiring about a service charge of \$1.12 on her monthly statement, and asking that her account be credited with whatever is due her. Since she has drawn nineteen checks only, she thinks the bank must have made some mistake.

Here is the letter:

Dear Madame:

As a result of increased costs, it has become necessary for banks to make certain charges to prevent loss from commercial accounts.

Since this bank has adopted a policy of service charges, as described in the leaflet mailed to you, we shall be unable to credit your account.

Yours truly,<sup>4</sup>

The cheerful, I-believe-in-you tone of the following letter making the adjustment does much to make it successful:

We have good news for you!

You will find enclosed a receipt for \$49, covering the scrip that you have deposited with us on your account. We are crediting it to you at one hundred cents on the dollar.

Although we are not yet certain that this scrip will be redeemed, we are reasonably confident that the City will meet its obligations. We are crediting your account now because we are anxious to maintain your friendship and goodwill.

<sup>4</sup> *ABWA Bulletin*, December, 1942.

Your record is clear. We shall count upon seeing you at our spring showing of the new hats and coats, March 15 through March 22, in the fifth floor tea-room. The hours are 1:00 PM until 5:30 PM.

#### PROMPTNESS

By the promptness with which an adjuster answers a claimant's letter, he puts himself into a class of "putter-offers" or of "johnny-on-the-spotters." The first, sensitive to the verbal brickbats of many claim letters, believes in allowing the claimant to cool off for several days before he writes the letter attempting to "set things right." Although in theory an enforced cooling-off period seems to be the dictate of wisdom, in practice it is not. The longer the claimant is forced to wait for a reply, the more deep-seated becomes his displeasure. When finally the adjuster sends a reply, he has not only the claim to settle but his own procrastination to justify. On the other hand, the adjuster who answers a claim immediately pleases the customer by recognizing his importance to the company. He does not give the customer time in which to be wooed by a competitor. For these reasons, one firm that measures its letter volume by tons rather than by numbers of letters observes a strict rule of acknowledging during the work week every claim within twenty-four hours after it is received. The claimant thereby knows that his claim is receiving immediate attention even though in some cases it takes time to get the facts of the case. The promptness of the reply is, then, one of the factors working toward restoring confidence in the firm that has made the error.

#### Elements of Standard Adjustments

The adjustment letter requires certain elements which are variously arranged and worded in the light of the particular circumstances occasioning it. It usually consists of the following elements:

1. Contact—an opening statement, the purpose of which is to make the claimant's mood favorable toward the seller.
2. Explanation and motivation—explanation of the cause of the difficulty, reason for making an adjustment, and reason for accepting the adjustment proposed.
3. A statement of the action which the house proposes.
4. Resale—reassurance as to future satisfaction from goods or services.

5. Closing statement showing evidence of desire to give satisfactory merchandise and service, or showing appreciation of the customer's patronage.

Elements of special letters contain such other factors as:

1. Sales talk.
2. Suggestion that customer remedy the trouble and instructions on how to do it.
3. Information concerning proper use and care of machinery or materials.

## CONTACT

What is said in the first sentence of the adjustment letter and how it is said are determined mainly by who caused the error—whether house at fault, customer at fault, carrier at fault, etc. There is no "rule of thumb" that applies unerringly in each case. The purpose of the beginning, however, is always to create in the claimant a mood favorable to what the adjuster says later in the letter. Such a purpose causes the seller to show the buyer that he understands his dissatisfaction and is sympathetic with it. It causes the tone to be considerate and often friendly and warm.

The first sentence, moreover—in fact, the first six words of the beginning—is the spot of greatest emphasis in the letter. In this respect, it is like the headline in a news story. The appeal it makes dominates every other part of the letter; hence, what is said in these six words should be chosen for their importance in accomplishing the purpose of the letter, which is to restore confidence in the firm's merchandise and service.

The importance of that first sentence—of the first six words especially—makes such openings as the following more of a handicap than a help in restoring satisfaction:

1. Your letter requesting permission to return for credit merchandise amounting to \$54.37 has been received. (This sentence says what is obvious at a glance.)
2. This is in reply to your inquiry of January 30, 1947. (The claimant wants to know the answer to his claim, not the date of the claim.)
3. We have your postal card of recent date advising that according to your records, you should have received a score cast award for correct prediction of the games played October 26. (Reference to the specific trouble of the claimant recalls it vividly to his mind and helps to rekindle his feeling of dissatisfaction, irritation, or anger.)

Reference to the date of the letter, if it is not made in a subject heading, has a place in the beginning sentence. Reference should be subordinate, however, to the important message in the sentence. It may be referred to indirectly in a phrase or placed at the end of the sentence. For example: "Your heater will be equipped with the correct jet for burning gas, according to the directions you give in your letter of July 9."

Such expressions as "we are surprised to hear" and "we are disappointed to hear" are not likely to make a favorable impression on the reader, the purpose of the first sentence of an adjustment. Moreover, the writer in the second case means to say: We are disappointed about the difficulty and not about "hearing" of it. The underlying assumption of adjustment policies is that a buyer who reports a grievance is giving the seller a second chance to accomplish what he failed to accomplish the first time.

A beginning sentence that is different from the usual beginning is refreshing to the claimant, providing it is appropriate. Such beginnings call for a little more than usual thought on the part of the writer than do beginnings that follow the standard pattern. They characterize claim and adjustment correspondence between business friends:

1. Confusion worse confounded tells the story of the cut of Mary Smith. I shall return it to her in two or three weeks when the issue for which I borrowed it is off the press.
2. We are, like yourself, disappointed about your difficulty and are sending a replacement bowl by express, without charge.
3. The task of composing an answer to your letter of October 31 would not be quite so embarrassing were it possible to tell you that we could ship the three garments due from back order promptly.
4. We have made a mistake, Mrs. Doe, and wish to right it.

#### EXPLANATION AND MOTIVATION

The explanation and motivation elements are the facts upon which the adjustment is based, the facts established by the investigation which the claim occasioned. The details of explanation are as varied as the subjects with which they are concerned. The adjuster chooses such facts, and as many other facts from those discovered during his investigation, as are needed to show the claimant that he is being treated fairly.



In the following example, a clothing manufacturer explains why he cannot ship the garments due from back order promptly:

Our position is very much like your own, for our sources of supply have been unable to live up to their promises of delivery for this particular construction; and, of course, we cannot fill in our stock and ship the back order until we get the "yardage." We have definite assurance that the "yardage" will be received the middle of next week, but naturally it will take a few days to make the garments.

Motivation for agreeing with the adjuster's decision concerning the claim is the persuasive element. The adjuster appeals to the motive he thinks best adapted to influence the particular claimant to think as he does. It is obvious that need for such appeals is in adjustments which are refused, or in those in which a compromise is made. In the following motivation, the adjuster is appealing to the claimant's sense of fairness:

We would certainly like to do something for you and should be glad to exchange the material for you now if it were of sufficient value that we could salvage it in some way; but I do not believe you would want us to accept the return of this material now and suffer the entire loss on it, particularly since it has remained in your possession for two years without our knowledge.

In the adjustment letter on pages 720-21, the writer used the pride-approval appeal thus:

The towels, cloths, and mats you recently returned have been carefully examined. More than ordinary attention has been given the problem, as we know you selected the gift for a definite purpose and with discriminating taste. There are no towels on the market today that are comparable to yours in smartness and in style.

Even a wrought-up individual is quick to recognize and appreciate sincerity and tact of this kind.

#### RESALE OF THE HOUSE

Frequent unsatisfactory experience with a firm's merchandise or service, or misunderstandings over credit terms, guarantees, and the like, undermine a customer's confidence in the quality of the firm. Or just one unsatisfactory experience, such as having

new luggage delivered too late to be used on a vacation trip, may cause a buyer to resolve never again to buy from the store which inconvenienced him. Knowing how individuals react under these circumstances, the skillful adjuster lessens the unfavorable reactions by emphasizing what is being done to give a customer satisfactory goods and services or what will be done to assure future satisfaction. The following resale element was probably effective as much because of its sincere tone as because of its promise to see that the brand merited patronage:

We are, indeed, grateful to know that you have been a CONGRESS smoker for something like three years, and we exceedingly regret that you should have received any CONGRESS Cigarettes which you did not consider entirely satisfactory from every standpoint. We can assure you, however, that there has been absolutely no change in the high standard of quality which has gained for CONGRESSES their widespread popularity, and it is our purpose and intention always to maintain in this brand the same high standard.

Under separate cover it is a pleasure to send you two packages of CONGRESSES which please accept with our compliments. We hope that you will derive your accustomed pleasure from smoking these cigarettes, and that the brand will continue to merit your good patronage.

#### CLOSING STATEMENT

In closing, the adjuster's purpose is to leave the impression in the claimant's mind that the transaction with the house has had a happy ending. If the letter does not leave a good taste in the mouth of the claimant, the adjuster has not built goodwill—one of the two purposes of the letter. To make the final impression of the adjustment pleasant, he expresses the key thought of the letter and in the phrasing of the thought embodies the spirit of good adjustment attitude. The last paragraph and sentence of an adjustment letter are second in importance only to the first paragraph and sentence. The beginning belongs to the claimant; the ending to the adjuster. For example:

1. Won't you give your Ideal Pen, which has been thoroughly cleaned and filled with Druid Ink, another trial? Use only Druid Ink in it and see if it isn't a true friend.

2. The slate is now clean. Many interesting sales events have been planned for the coming months, such as our February linen sale. I believe you are one who will benefit by it.
3. If the rod has not reached you, will you just write a note on the back of this letter, Mr. Green, and return it with any papers you've received covering this order? We will take care of it at once, for we know what a disappointment it is to have a fishing trip upset—and hope yours won't be delayed. The old fishing pond has a strong pull these days, hasn't it?

"He had nothing to say and said it" describes well the perfunctory endings of many adjustment letters. More often than not, these perfunctory endings use the words "trust" and "hope"—words worn threadbare through usage. If you can think of nothing better to say than "We trust that you will find them satisfactory in every way" or "We hope you will experience no more of the kind of trouble you have been having," you might just as well omit it. Just choose the appropriate complimentary close and sign your company's name and follow it with your own signature.

Particularly should a correspondent guard against what is called the psychologically bad close. It is of three types. One opens the wound healed by the body of the letter by returning in the last paragraph to regrets and apologies. The theme is: "We want to say, again, that we are sorry." Another, by weakening at the end, leads the customer to feel that, if he brings greater pressure to bear on the company, he will get what he wants regardless of whether or not his claim is just. A third positively invites the customer not to accept the adjustment proposed. An example of the last is:

1. We think you will not be able to detect the rubbed spots on the table after you have applied furniture polish as directed. If you do, however, just tell us, and we will send you a new table.
2. If the machine does not come up to your expectations—indeed, we might say if it does not exceed them, return it to us, and we will gladly give you credit.

To repeat, the beginning of the letter belongs to the customer, the end to the firm. For this reason, the house is justified in using sales talks at the close of the letter for some particular item or sale, or in employing the last sentence to do constructive work for the house.

## Typical Adjustment Situations

Typical situations which the adjuster will meet are:

1. When the seller is at fault and the claim is granted
2. When the customer is at fault and the claim is refused
3. When the customer is at fault and the claim is granted
4. When a third party is at fault
5. When the responsibility for the fault is not readily determined

### WHEN THE SELLER IS AT FAULT AND THE CLAIM IS GRANTED

The adjustment letter granting a claim because the seller or house is at fault should present no difficulty to its writer. He tells the claimant that he is being given what he wants, and that should satisfy the customer. The adjuster's one hazard is the possibility that his manner of granting the claim may offend. Two examples of letters which offended through being written in condescending and grudging tones, respectively, were shown on pages 729 and 730. The adjuster can also nullify the value of a business-building adjustment by writing cold, formal, and impersonal letters. The danger is great for one who has the responsibility of writing thirty or more such letters each working day. The only adjustment letter, however, worth writing is one that shows genuine pleasure in making the adjustment, as does this letter of a progressive merchant:

You most certainly will be given a refund on the Palm Beach Suit which you purchased.

It has always been the policy of the Palm Beach manufacturers not to permit their suits to be sold at reduced prices. We were notified one week before our summer clothing sale was held (July 24) that they were permitting a sale of their product this year.

The salesman who told you that there would be no sale price was sincere in his belief that the price of Palm Beach would not be reduced.

We thank you for calling our attention to this mistake, and we are glad to enclose our check for \$3.80.<sup>5</sup>

The salesman-adjuster does more than grant a claim. He uses the blank page to weld a customer more closely to the firm he represents.

<sup>5</sup> Reprinted by permission of E. M. Scarbrough and Sons, Austin, Texas.

A typical outline of a letter granting a claim when the seller or house is at fault is the following:

1. Grant the claim referring unobtrusively to the date of the claimant's letter.
2. Give an understanding explanation of the difficulty if it is something in which the claimant will be interested.
3. Resell the customer.
4. Close the letter.

*Contact* When the house is at fault and the claim consequently is granted, the best thing that an adjuster can say, to put the claimant in a favorable mood, is that he is giving the claimant what he wants and that he is glad to do it. For example:

1. I am enclosing a refund check of \$11.55, which amount covers the cost to you of the radio and of expressing it back to us.
2. Your order has already been released for shipment, and a statement and book of remittance blanks will be sent to you separately.
3. Certainly you may make an addition to your monthly payment account on your refrigerator.

An adjustment correspondent in a wholesale firm or factory should always mention the date to make it easy for the claimant to consult the carbon of his claim. A retailer writing to a person who makes a claim longhand need not refer to the claim letter's date. Claimants who write longhand almost never make copies of their letters since their memories serve them well when they have been irritated enough by errors to register a claim.

If the adjuster feels that it is to his advantage to explain the difficulty, he has, by granting the claim in the first sentence, created a mood in the claimant favorable to his explanation and to his sales talk about quality of merchandise, good service, and satisfaction. If the adjuster thanks the customer for writing him about the error in the opening sentence, then the statement granting the claim should follow immediately. The claimant accords only indifferent attention to what the adjuster is saying until he finds the answer to the question: "Is my claim being granted?"

Justification of placing an explanation before the statement granting the claim is that it assures the explanation of a reading. An explanation following a statement that the claim has been granted is not always read.

*Explanation and Motivation* When errors occur that investigation shows are the fault of the house or seller, the adjuster's best procedure is to admit the error frankly and freely. He should offer only such explanation as is of interest to the customer, and the explanation must be sincere and easily understood.

When the firm is at fault, the adjustment correspondent is prone to "alibi" with such excuses as: "In an organization as large as ours, things sometimes go wrong." "We are having to depend upon new and untrained help." Such answers take the easy way out, but they do not build goodwill because they do not create confidence in the firm. Customers do not want to hear a long "discourse" on the cause of the trouble. They want to hear what the firm will do for them; also what assurance they have, if they buy again, that the experience will be satisfactory. If any part of the explanation is not necessary to satisfy and hold the customer, that part should be omitted. If any part has to be supplied by the reader to make the explanation acceptable, it should be included. Motivation to induce a customer to accept the adjustment is unnecessary since he is getting all he asked for.

*Resale of the House* The granting of the adjustment promptly and cheerfully is proof that a firm means what it says about quality, service, and dependability in its advertising and in its selling. What is done and how it is done are usually all that are needed to restore confidence in the firm. If, however, the trouble is of a nature likely to be long remembered, such as merchandise arriving too late for a sale, or Christmas gifts arriving in a damaged condition and too late to be exchanged, the adjuster should explain. He can relate the unusual circumstances that caused the trouble or mention the special precautions which will be taken to prevent a similar unsatisfactory experience. For example:

Here is our check for \$31.17 covering your entire order as you requested, plus 22 cents for postage to return the items you did not want to keep.

As manager of the Adjustment Department, I sometimes have the rather grim responsibility of trying to explain errors and mistakes in judgment for which, frankly, there is no explanation. For example, in your case there is no excuse for having sent you records without a machine to play them on. Furthermore, the only excuse we have for not sending you the

phonograph is contained in the attached letter which should have been sent with your papers.

I am genuinely sorry to have you give up in despair on our service and if sometime in the future you should relent, I should be most happy to have you mark your orders for my personal attention. Each merchandise division involved would then be telephoned before your order was scheduled through the house for filling, and I could then write you at once concerning any possible omissions or other irregularities.

\* \* \* \* \*

The majority of our good customers, like yourself, have been placing orders with us for many years. We have gone to great lengths to take care of this business, but our problems seem to grow rather than diminish. Our difficulties are aggravated by the fact that despite shortages of raw materials and manpower there is a bigger demand than ever before for AICO products and services.

This puts us in a tough spot. We feel that your loyalty must be repaid, and therefore it is our responsibility to provide you with as much merchandise as we can make available. The fairest course is to schedule the orders we receive and do our best to fill them even though it may take longer than we want it to.

For example, on your order ...., we cannot promise delivery until after ....., 19--.

We are now in the process of cleaning house and cutting down on the backlog of orders which have accumulated. Good progress is being made. But until we can get on top of our production problem, we will have to ask you to be patient and take our word for it that we are doing our very best.

The war has taught us a good many things about production efficiency; and when conditions get back to something like normal, we will be able to give better service than ever before. So will you please bear with us through the next few difficult months?<sup>a</sup>

Sometimes the claim is of such a nature that the customer's confidence in the product rather than in the firm selling it is lost. In such a case, reselling is concentrated upon the product rather than upon the house, as it is in the third paragraph of the following letter:

<sup>a</sup> Reprinted from *The Wolf Magazine of Letters*, June, 1946, p. 7, by permission of Wolf Envelope Company, Cleveland, Ohio.

Monday you should receive a new Model G-S Glengary Go-Long Driver, which we sent you by express this morning to make your set complete again.

Thank you for letting us know of your club's breaking. Our guarantee of "buyer-satisfaction" covers anything that may happen to your clubs; our name is back of that guarantee, and we are glad to make it good.

Even at that, however, seldom are we called on to make good a guarantee on Glengary Model G-S clubs. Of the more than 80,000 of those clubs that we have sold within the last five years, we have been called on for only 11 adjustments. Doesn't that make you proud that you are owner of a set of Glengary clubs--the finest golf clubs made?

We are proud of that record. You may well be too. We know you will be pleased with the new driver, for with it in your bag, you can boast the best golf set that money can buy.

The resale element serves an important function in adjustment letters to new customers. It is also important in letters adjusting claims of a serious nature--serious enough to be classified as special claims. It is unnecessary, however, in letters of wholesale firms that adjust routine claims of retail firms. The good business relations obtaining between the firms resulting from satisfactory dealings has created mutual confidence which makes resale unnecessary.

*Closing Statement* An adjuster who has granted a claim can often make good use of the personal touch in ending his letter. He can use the customer's name; he can make an observation about the companionship of a radio, the release from drudgery given by a washing machine or an electric mangle--any observation that shows he is a human being with the same likes and dislikes, the same hopes and fears, as the person to whom he is writing.

The human quality helps the customer "to feel at home with the company." The personal touch is a goodwill builder if it rings true. For example:

You have been one of our good customers and friends for a long time. We want an opportunity to restore your confidence in our service and in our merchandise.

We should be glad to supply you again with our hard but tough screws that will give your customers the quality they have come to expect from you.

May we look forward to the receipt of your next order?



**WHEN THE CUSTOMER IS AT FAULT AND THE CLAIM IS REFUSED**

Experienced correspondents agree that the letter refusing to give a customer what he wants is the most difficult type to write without losing the customer's goodwill, whether it is concerned with requests for favors, credit, or an adjustment. Certainly the letter refusing an adjustment is the most difficult type of adjustment letter to write. The reason is plain. The correspondent is writing to a customer who is disgruntled. The claimant has with confidence paid money or promised to pay for goods advertised to be of good quality or service advertised to be satisfactory. The customer feels that he has suffered a wrong, and the wrong is serious enough so that he has written about it. He tells what the difficulty is and gives his evidence concerning it—the evidence that has caused him to act as jury and judge. Sometimes he says he will make no further purchases. Which road the adjuster takes in answering depends upon such factors as the liberality of the firm's adjustment policy, the nature and amount of the claim, and the trade practices.

Each type of business has its typical claims to refuse. Insurance companies may receive claims that do not come under the terms of the policy; florists and nurseries, for flowers which have received improper care; and merchants, for articles which have been improperly used or upon which guarantees have expired.

The fundamentals of refusing a customer's claim and retaining goodwill are as always:

1. Give him pertinent and accurate facts before you refuse.
2. Make the explanation clear by being specific instead of general.
3. Write courteously and tactfully.
4. Appeal to his feelings as well as to his reason.
5. Take the reader's mind away from the difficulty as soon as possible by emphasizing something positive in the present or for the future.
6. Let the customer know that you would like to do what he asks.

The adjuster can meet the typical situation in which he refuses the adjustment thus:

1. Thank the customer for the opportunity to review the claim.
2. Explain the facts frankly but tactfully before he refuses.
3. Refuse by inference in some instances; refuse by direct statement in others, depending on the nature of the claim, the customer, business, or the trade practices.
4. Resell the customer.

*Contact* The purpose of the beginning of the letter refusing a claim is to change the claimant's dissatisfaction with the firm to a favorable attitude toward it. Getting on common ground with the customer in the first few words of the letter is the first step toward restoring satisfaction. To get on common ground the adjuster can thank the claimant for sending the claim—this courtesy signifies that the customer has done the firm a favor. Or the adjuster can say he agrees with the customer about something. For example:

1. We are glad that you have written us about the bill for 11 cents since you have given us a chance to explain just how your order was handled.
2. Thank you for writing us about the order you never received.
3. We certainly agree with you that you have always ordered high-quality products to sell to your customers. We, too, strive to keep our products up to a high standard.

That is why we appreciate your fairness in giving us a chance to analyze the sample of screws you sent.

4. We can hardly blame you for wanting to use up your present equipment before considering the oversizing which we recommended in our letter of May 20.

The seasoned adjuster will not emphasize the claim by recounting any more of its details in the letter than are absolutely necessary to make the explanation convincing. Certainly he will never give them emphasis by recalling them vividly to the reader's mind in the first sentence, as in the following examples:

1. We are very sorry about the inexcusable delay in filling your order.
2. We realize the inconvenience to which you have been subjected as the result of your failure to receive the hats purchased on February 26.

Nor will he use the valuable first sentence to repeat what the claimant has written, as did the writer of this paragraph:

We have your letter of September 29 wherein you ask if it would be practical to send in a piece of tapestry from the chair, instead of sending in the chair. This we do not think would be practical.

*Explanation* The adjuster, after getting on common ground with the claimant, should give convincing evidence of why the claim should be refused. If a convincing reason is given for the decision, the customer will probably be satisfied. If no convincing reason is given why the firm cannot make the adjustment, the claimant is

going to be of much the same opinion as when he wrote the firm—but somewhat more certain of his deduction that the firm is either incompetent or unfair, or both.

People of goodwill are not hard to convince if they are given all the facts pertinent to their cases. This does not mean trying to tell them all the backstage operations which caused the complication. Giving all the mechanics of operation might result in weakening your evidence. A customer's failure to accept the adjuster's way of thinking does not necessarily mean that the customer is stubborn or unfair. It is more likely to mean limited information. He judged without all the facts. Witness how thorough and hence how convincing is the letter explaining a banker's service charges both for deposits and for withdrawals:

Your dilemma in trying to understand the \$1.12 service charge against your account is quite understandable, as the system on which this charge is based is new in San Francisco.

Our bank, together with several other leading San Francisco banks, adopted this system which was originated after most careful study. It is designed to eliminate the unfairness of a flat charge, by metering or measuring the work units consumed by banks in handling each account, which is thus charged according to the service rendered. It works out similarly to the plan long used successfully by public utilities, such as gas and telephone companies. Thus, you will see why banking customers are charged for both checks and deposits posted against their accounts; in other words, for the actual time required by tellers and bookkeepers in handling each operation.

The schedule is based on a cost of 4¢ for each transaction, plus 50¢ maintenance charge, less an allowance for the earning value of the average balance carried. Specifically, the plan worked out in your case as follows:

19 checks at 4¢ each	\$ .76
4 deposits at 4¢	.16
Maintenance charge	<u>.50</u>
TOTAL	\$1.42
Less allowance for earning value of average balance carried (your average balance was \$100-\$199.99)	<u>.30</u>
	\$1.12 <sup>7</sup>

<sup>7</sup> Walter J. Marra, *ABWA Bulletin*, December, 1942.

A successful explanation of facts placing the responsibility for the refusal on the buyer must be presented with consideration for the reader's feelings. A few fundamental principles are helpful:

1. Don't emphasize the customer's shortcomings. For example:

*Not good:* Unfortunately, your failure to write your address legibly caused us to misread it and hence to send your booklet to the wrong address.

*Better:* Your letter telling us you did not receive the booklet requested by coupon verifies your address, of which we were uncertain from the coupon. The booklet should reach you in a day or two.

2. Ignore unreasonable statements made by the claimant. For example:

Take back this stuff. It doesn't meet my expectations. I don't want any letters about it. Just credit my account.

If you can't fill this little order, hand it over to your next-door neighbor.

3. Make references to errors impersonal instead of personal. For example:

*Not good:* Our instructions in the catalog were for you to pay by money order, personal check, bank draft, or registered mail so you would always have a receipt of your money. Since you did not follow these instructions, you are the loser.

*Better:* Our catalog and order blanks all explain that remittances should be sent by money order, personal check, bank draft, or registered letter. These directions are given so that our customers will always have receipts for their money. Customers who send currency do so at their own risk.

*Not good:* If you had given us two weeks' notice, you would not have missed a single issue of our magazine.

*Better:* We regularly require two weeks for the detail of changing an address. If you will give us that much notice, I believe I can promise that we will not disappoint you again.

4. Do not let *tone* imply that the customer is unreasonable. For example:

*Not good:* You *must realize* that we cannot be expected to replace the covering of a piece of furniture that has been in your possession for the length of time you state this chair has.

*Better:* There is no tapestry covering guaranteed by vendor or retailer for any length of time.

*Resale* Reselling the house is highly important when claims are refused. The adjustment correspondent seeks to implant a new, pleasant picture in another quarter of the claimant's mind and give it so much color that it will hold the focus of attention. The writer can, if the facts permit, mention the past record for quality merchandise, good service, and fair dealing. He can tell what new steps will be taken to assure satisfactory service in the future. Examples of good reselling follow:

1. Greyhound service has long been identified with comfort, dependability, and safety. The educational advantages of seeing America from the open highway are undeniable. Your local Greyhound agent will cheerfully furnish rate quotations, attractive literature, and helpful suggestions for your Greyhound trips. If you prefer, you can communicate with this office direct.
2. Our ledger cards indicate that we have served you for fifteen years and that you have always made payments according to terms. We intend to do everything in our power to continue to merit your patronage. We shall do our part wholeheartedly.

*Closing Statement* The ending of the letter looks forward instead of backward. It often offers some specific inducement for a claimant to make another purchase at once, the theory being that the sooner the unsatisfactory experience can be erased from the claimant's memory the better. And, of course, the firm has as tactfully as possible prepared the customer for doing what will assure him satisfaction. Examples:

1. We are glad you wrote us so that we can help you get satisfaction from your next generator. If you will send us your next order, we can promise immediate shipment.
2. We should like to supply you again with our hard and tough screws that will give your customers the quality they have come to expect from you. Our descriptive price list is enclosed. May we look forward to receiving your order?

The following refusal of an adjustment when a customer is at fault includes these elements and applies the principles of effective presentation:

## GOOD MORNING!

You are not going to ask us to give you a credit for those three cases of Marshmallows you told our salesman were unsalable, are you, Mr. \_\_\_\_\_?

You know we'll always stand behind our goods and cheerfully extend credit where the fault is ours and credit is due; and this \$4.36 is not going to make us poor nor you wealthy.

We take it, though, that you are the kind of man who is fair in all his business dealings with others and doesn't want anything that is not due him.

To you, then, Mr. \_\_\_\_\_, as that kind of man, we are writing to tell you why we are not crediting your account with these three cases of Marshmallows.

Do you know, Mr. \_\_\_\_\_, since you received these three cases from us, which by the way was more than six months ago, you placed six orders for the same pack of Marshmallows as these three cases?

Surely you would not have ordered these additional Marshmallows if you had known that these three cases were in stock, would you?

Now isn't it only reasonable for us to assume that your storekeeper overlooked these three cases or had them packed away somewhere behind some stock and forgot all about them?

If that is the case, then, Mr. \_\_\_\_\_, you, as a fair-minded businessman, will not expect us to make good on this stock, which is unsalable--not because you couldn't sell it, but because your storekeeper didn't ever give it a chance to sell itself.

Are we right about that, Mr. \_\_\_\_\_?

## WHEN THE CUSTOMER IS AT FAULT AND THE CLAIM IS GRANTED

When the customer is at fault but the claim is fully or partially granted, the adjustment is called one of policy. It is made not on the basis of fairness but on the basis of good business. Such adjust-

ments are occasioned by claims that machinery, household equipment, office appliances, and fabrics have given unsatisfactory service. Investigations of the facts of the case, however, show that dissatisfaction has arisen from these things being misused.

The adjuster will probably write a successful letter if he adheres to the following outline:

1. Grant the claim willingly and cheerfully.
2. Present the facts tactfully in order that the customer may see who is at fault and be certain that the reason for making the adjustment is one that will save the reader's self-respect in accepting it.
3. Suggest the way in which the customer may avoid a recurrence of the error.
4. Resell the customer.
5. Thank the customer for the opportunity to adjust the claim.

An analysis of the following student letter adjusting a claim that an Ideal Pen was unsatisfactory shows all of these elements except the thanking of the customer for an opportunity to adjust the claim:

*Reason for granting claim*

Since Ideal Pens have the reputation for being the best low-priced pens manufactured, we agree that yours was surely a great disappointment to you. If you wish us to refund your money, we shall do it gladly, for Ideal Pens are guaranteed to give the best writing service.

*Facts to make clear the customer is at fault*

We examined your pen, however, and found the cause of its giving poor service. The ink canals, which conduct the flow of ink from the barrel to the point, were clogged with sediments of several different kinds of ink. Whenever a different ink is used in a pen, the pen should first be washed with warm water in order to prevent the mixing of the different inks. All inks have a tendency to form sediment whenever they are mixed with different kinds of ink. You see, therefore, that it is possible to prevent clogging.

*Way in which customer may avoid recurrence of trouble*

Our ink, known as DRUID, is a homogeneous preparation which can leave no sediment to clog your pen. DRUID actually cleans as it writes.

*Reselling  
customer*

We feel that you will be more than pleased if you have an opportunity to realize the full worth of an Ideal Pen. Therefore, we are returning your pen with a free sample bottle of DRUID in order that you may give it another trial and know the writing pleasure that an Ideal Pen can give.

Wash the pen with warm water and fill it with DRUID. See how efficiently the ink flows in just the right amount for writing ease. See how your pen filled with DRUID writes with that "feather touch."

You will be glad to say "I own an Ideal Pen."

*Contact* The writer of the letter just quoted used good psychology in telling the customer in the first paragraph that he was willing to refund the claimant's money and why. By so doing he created a mood favorable to his showing the customer who was at fault. Had the writer begun the letter by explaining what caused the trouble, he would have placed the claimant on the defensive.

*Explanation* Explanation of what causes the customer's trouble and of how he can prevent future trouble is necessary to a successful adjustment of the type in question. Had the adjuster in the case just considered cleaned the pen, but omitted the explanation of the cause of the trouble and the suggestion to use only Druid Ink in the future, the customer would most probably have had a second unsatisfactory experience with the pen and have been so disgruntled that he would have refused to give even a new pen a trial.

Including the motive for making the adjustment saves the claimant's self-respect in view of the fact that he is at fault. In the case reviewed, the statements "You are right in expecting better service from it" and "We feel that you will be more than pleased if you have an opportunity to realize the full worth of an *Ideal Pen*," justifies the claimant in accepting the repair free of charge.

*Resale* Such phrases as "Know the writing pleasure that an *Ideal Pen* can give," "See how efficiently the ink flows in just the right amount for writing ease," "See how your pen filled with DRUID writes with 'feather touch,'" and "You will be glad to say 'I own an *Ideal Pen*,'" all help the claimant to anticipate a pleasant experience and hence to accept the returned pen and not to ask for a refund of his money.



**WHEN A THIRD PARTY IS AT FAULT**

The satisfactory service of many firms is conditioned by service received from transportation companies in whose charge goods may be damaged in shipment or delayed in transit. The custom of the buyer, so inconvenienced, is to write to the seller.

The seller handles such a claim in one of two ways: (1) He adjusts the claim and takes upon himself the responsibility of recovery from the transportation company with the help of the papers signed by the representative of the transportation company, papers which have been procured by the buyer. Businesses shipping to small dealers or individuals who are inexperienced in filing claims with carriers assume this responsibility regularly. They have claim agents to make claims who are experts and who can for this reason improve their service to their customers. The legal responsibility of the seller ceases, of course, when goods have been delivered in good condition to the carrier and signed for. (2) He explains that he has received from the carrier a statement that the goods were delivered in a satisfactory condition and suggests to the buyer that he file a claim with the transportation company. This practice is usual with manufacturers, wholesale firms, or jobbers.

The seller, in informing the claimant that he will handle the claim, may make his reply a resale letter for the product, in which case it will be longer. For example:

A brand-new Spring-Aire Humidifier, carefully packed, exactly duplicating your original order, is even now on its way to you by express and should reach you, according to schedule, by Thursday, as we have labeled it for special handling by the express company. We have rushed it along because we want you to begin enjoying the refreshing atmosphere of its controlled weather as soon as possible.

The first machine was in perfect condition and adequately packed when it left our shipping department. That fact is established not only by our own shipping records but also by the express company's receipt. That document, you know, shows that the company accepted the crate in good condition and became responsible for its prompt and safe delivery to you.

If you wish, we will take the matter up with the local offices of the express company and collect for you the value

of the first Spring-Aire. We shall have to handle it in your name, of course, since the company is responsible to you and not to us; so we are enclosing a proof-of-loss form. Please fill out the blanks checked, sign the form before a notary public, get the express agent's signature on the form too, and mail it direct to us in the envelope enclosed. Then have the agent pick up the damaged shipment and return it to the express office here.

We shall take care of the further details, and when the company sends your check, you can reimburse us for the second Spring-Aire shipped you--and at the same time tell us just how much you are enjoying the invigorating freshness of its pervasive zephyr-air.

Sincerely yours,

P.S. The Mountain Laurel incense packet enclosed is just a present.

*Contact* This goodwill-building adjustment letter makes full reparation at the beginning in a generous, enthusiastic way.

*Explanation* The adjuster explains that the damage was caused by the express company. He also explains that he will deal with the express company for the claim and make the customer's part as easy as possible.

*Resale* The sales talk is brief and its effectiveness depends as much upon the tone of the message as what the message says: "We have rushed it along because we want you to begin enjoying the refreshing atmosphere of its controlled weather as soon as possible."

If the seller directs the buyer to present the claim to the carrier, he may tell the customer what steps to take in filing the claim. Such information is necessary only when dealing with people inexperienced in filing claims. He must watch that his tone is one of concern and desire to be helpful rather than one of indifference. Even though the carrier is at fault, a part of the seller's ability to give satisfaction depends upon the good service of the carrier. The following is an example:

Thank you for telling me in your letter of December 2 that the Sterling Silver Tea Set was damaged when it arrived.

Since the Blank Express Company, upon our delivering the tea set to them, gave us a receipt signifying that the merchandise was received in good condition, you have a valid claim against them.

If you will call the local express company's office and plainly state the condition of the tea set and the fact that the shipper has a receipt from them saying the merchandise was properly packed, the manager will furnish you with the proper forms to fill out.

You will need to retain the tea set as evidence of the damage.

After you have received your settlement from the express company, we shall be glad to return the set to the factory for their judgment about putting it into good condition. Or we shall be glad to duplicate the set for you immediately.

Sometimes the seller, even though the damage is due to a third party, gives satisfaction on the claim by allowing some small concession to the customer. Minor damage and breakage can often be repaired by local men at a small cost to the house. In such a case, the seller will write a letter expressing willingness to pay the cost of any reasonable repair bill.

On occasion the seller proposes a deduction on the merchandise if the buyer will make his own repairs. Often the buyer is glad to accept such a solution. When a repair is handled by either a local repairman or the buyer, the seller will instruct the buyer to make an estimate on the repairs and submit it to him for consideration. Following is such a letter:

We found your notation on the delivery receipt to the effect there had been some damage to a drop leaf table and a stove. We are sorry, indeed, about this damage, and, of course, have every desire promptly and satisfactorily to conclude your claim for it.

The first step in a settlement of this sort is to obtain estimates from at least one, preferably two, reputable repairmen in your city, outlining the cost of making the necessary repairs. Ordinarily, we would have an agent of ours do this. However, since we do not have an agent in or near your city, it will be necessary for us to ask your assistance.

Therefore, if you will obtain these estimates, and forward them to this office, we will immediately write you again with reference to the claim.

Thank you for your assistance and cooperation.

#### WHEN THE RESPONSIBILITY FOR THE FAULT IS NOT READILY DETERMINED

Retailers, whether selling machinery, tires, clothing, household equipment, or what not, frequently receive claims which require time in which to make an investigation. The case requires that the adjuster send a suit back to the manufacturer, a tire back to the supplier, athletic equipment back to its maker in order to determine whether or not materials were defective, the manufacture was faulty, or the article has been misused. In such cases, to keep the customer's goodwill, the adjuster immediately expresses regret for the trouble, telling the claimant that he is investigating the claim and that he will notify him promptly concerning the investigation's outcome. In this case, the adjuster can build a letter according to this standard pattern:

1. Get on common ground with the claimant.
2. Show that action is being taken to determine where the fault lies.
3. Ask for assistance in determining error or fault.

The following letter is that of a furniture manufacturer:

We appreciate your writing us that you are having difficulty with one of our suites because we want you to know that we stand behind all the furniture we manufacture.

Since we have no representative on the road whom we can ask to call upon you, we shall ask the Broadway Furniture Company of \_\_\_\_\_ to pick up this suite and return it to the factory so that we may see the exact nature of the difficulty and determine its cause.

Will you phone the Broadway Furniture Company to make arrangements about the time when they may call at your house for the furniture?

May we hear from you if our suggestion suits you?

The reason for making compromise adjustments when the responsibility for the fault cannot be easily determined is apparent. When the claim is minor, the cost of the compromise adjustment is less than a long and tedious exchange of correspondence involving much time and energy necessary to determine where the fault lies. In the author's files is an adjustment case involving seventeen letters and

hours of investigation to settle a claim of less than \$10 and a claim not likely to be repeated.

Special adjustment cases are so numerous that space limitations do not permit their inclusion. The adjuster who has the right point of view towards his firm and towards the customer will find a way to resolve most of the difficulties and at the same time bind a customer closer to his firm. As the head of a metropolitan store has learned by experience, "A friend in need is a friend indeed." When a customer has a grievance, he is a friend in need, and the house that makes an adjustment removing the grievance is a friend indeed. Friends in need are usually lasting ones.

Probably no other department of any organization has the opportunity of making so many friends or enemies as the adjustment department.

## Class Projects

1. The following letter is good proof of the modern view that "the function of business is to serve people; not to be served by them." A subsidiary company of the American Telephone and Telegraph Company used this letter to answer the customers who were dissatisfied with long distance telephone service at Christmas time in one of the war years. Point out the constructive statements made by the company in view of a situation which was discouraging. Also point out any weaknesses in the arrangement of the letter or in the message itself.

I was sorry to hear that you were inconvenienced by delay on your long distance service at Christmas time. While I know you are aware of the unusual demands on long distance service during the present national emergency, I feel, nevertheless, that we should explain why delays occurred.

Christmas, even in normal time, is our busiest period. Folks all over the country want to telephone their greetings at the same time. As a result, calls from too many points are 3 . . . 5 . . . even 8 times normal.

This year, because so many persons are away from home in the Service and defense work, we knew there would be an all-time peak of calls. Even before war we prepared accordingly. Declaration of war made further preparation necessary. An added requirement was keeping adequate lines open for the country's first job of winning the war—a precaution we know everybody would want us to take.

Extra operators and special workers were on duty in addition to our regular forces. We added new facilities just for Christmas and had more lines and equipment in service than ever before. But no amount of stretching could expand a telephone system to eight times its size just for one day, and even though we did all we thought could be done there were delays on some civilian calls.

We wanted to tell you about the cause of this unusual condition and thank you for your patience and understanding.

2. One of the leading merchants of the United States has said: "Complaints, returns, and collections are on the boundary line of business, where customers can be won or lost. When puzzled as to where new business is to come from, we remind ourselves that, in addition to good merchandise and low prices, we have those borderline sources of new business." In one paragraph show how progressive business organizations may adopt the principle expressed in this quotation in handling adjustments.
3. Criticize the following statements taken from adjustment letters sent to retail customers:
  - a. Please be assured that had we found the hose of inferior quality in any respect, a proper adjustment would have been made.
  - b. It is unfortunate that the merchandise you returned to us was not entirely satisfactory, and had you given us permission to exchange it we are confident that we could have pleased you. However, we are enclosing the amount due you for the merchandise sent back and the charges you paid.
  - c. We appreciate knowing just why a purchase is not satisfactory, as the comments and suggestions of our customers help us to improve the articles we sell and offer the best possible service at all times.
  - d. We are pleased to enclose our check as refund on unused transportation and hope that the portion of your trip over our lines was most enjoyable.
  - e. (First sentence)  
We very much regret the inconvenience you were put to in having to refuse twelve bales of carpet when your order called for twelve yards.
  - f. Our merchandise is inspected as it is received from the manufacturers and again before it is shipped to our customers, and it is very seldom that a mistake of any sort escapes our attention.
  - g. We sincerely regret that the suit was not just right as to fit, and we can readily appreciate the disappointment you felt in not being able to use it as you had planned.
  - h. Replying to yours of the 17th we cannot understand why this unit does not deliver more water than you say it does.

- i. We appreciate your business, and it is our desire to handle your orders in a way that will merit your confidence and goodwill. In view of the circumstances we are enclosing our credit slip for the difference in both prices.

## Letter Problems

1. When Arthur Salisbury paid \$8.00 for one of your SHARPEGE safety razor sharpeners nearly four years ago, you gave him a five-year guarantee. He has just returned the sharpener for replacement because two of the gears have worn so much that they no longer mesh properly. In accordance with your guarantee you are willing to replace the gears and make any repairs necessary to put the mechanism in first-class condition.

It may be, however, that Mr. Salisbury will be more satisfied with an alternative plan of adjustment. You can now offer him your latest model, priced at \$5.75 plus tax, for \$8.00 and his old sharpener. The new SHARPEGE has larger bearings and gears, which develop greater speed and give the blades a better edge. Spiral rollers in the new model make possible a continuous stropping surface, and a folding crank makes it easier to pack the sharpener when traveling. The new SHARPEGE is guaranteed for ten years. Present your offer to Mr. Salisbury.

2. You represent a women's ready-to-wear shop. Since one of your customers established a charge account eight months ago she has returned 20 per cent of all the merchandise she has purchased. Her account on this basis is not desirable, but the right sort of letter may result in a change of this practice and make her a profitable customer.

Perhaps she does not realize how much she has returned; on the other hand, she may have found your goods or your service in some way at fault.

Returning purchased goods to the store is a waste of her time and energy. Write her a letter with the aim of getting a reply in which she will explain her attitude toward your shop.

3. Answer the claim letter written for Letter Problem 2 at the end of Chapter xx.

You have in your store certain nationally advertised lines of clothing that are never reduced because the prices are set by the manufacturers.

The advertisement was certainly misleading; moreover, upon investigation you discover that your advertising department has been trying

to economize by using old cuts. Plan your letter carefully before you write.

4. You are vice-president of the Jackson Clothing Company, St. Louis, Missouri. Just as you prepared to write a letter to your dealers telling them of a special sale on work gloves, you get this complaint from H. D. Wilkins, a dealer in Hillsboro, Arkansas:

Three weeks ago I ordered aprons at a special price and advertised a big sale. Brown across the street did the same thing. I spent lots of money on advertising. But Saturday came and no aprons. Brown got his. I'm thru with such an outfit. The aprons came today. You can do what you want with them. I've lost enough money on them and you.

Upon investigation, you find that both orders were given at the same time, that you shipped them together, but the railroad carried one past Hillsboro and didn't get it back until too late for the sale. The railroad will not stand the loss; yet the fault is not yours. The dealer should have checked with the railroad before writing to you. Answer his letter. Offer to take back the aprons, but try to persuade him to keep them. Perhaps you can make him a special combined offer of aprons and gloves.

5. John R. Blank ordered six white shirts, size 15½, sleeve 32, from the National Mail Order House. When his order arrived, he found that the company had sent six shirts, size 14, sleeve 32. He sent a post card immediately telling the company of the error and received in reply the following letter:

Dear Mr. Blank:

We are sorry the Natco Shirts we sent for your approval are unsatisfactory because they are size 14 with 32-inch sleeves instead of 15½ as you desired.

Right now, we are unable to locate completely a record of your account in our files and so don't know why size 14 shirts were sent. Evidently it was through an error, though, because shirts size 15 are ordinarily sent for the approval of a customer who asks for size 15½ shirts. You see, our shirts do not come in quarter-sizes because such a small variation rarely improves the fit of a shirt and because there are so few requests for quarter-sizes in the thousands of orders we receive. But as our shirts are cut full throughout, we ordinarily send the next smaller size when a quarter-size is requested.

Since the shirts aren't satisfactory, we certainly don't want you to keep them, and an addressed package label is enclosed for your convenience in returning them by insured Parcel Post. While we cannot furnish you with size 15½ shirts, we'll gladly exchange them for others size 15 or 15½—



whichever you believe would be the better fit. Or, if you prefer, we'll credit the shirts to your account.

At the same time you make the shipment, please return this letter telling us what you want done.

Your patronage is appreciated, Mr. Blank, and we assure you it is our desire to serve you to the best of our ability at all times.

Cordially yours,

Through faulty planning the letter does not appear to give the maximum of satisfaction which the writer and his company intended. All the facts are present, but the letter has the effect of a gray overcast. By rearranging it (and rewording it) make the sun shine through it.

6. Credit managers often have to deal with adjustment situations. The following letter is a typical case:

1906 Grand Avenue  
Jefferson City, Ohio  
September 1, 1935

Gentlemen:

I have just paid the balance due on articles purchased on my charge account, which is \$35.54.

I wish you would close the account now, as I opened it with the understanding that I would pay only for what I purchased, but it seems you have added \$1.77 for what you term interest. I believe, up until the last 5 or 6 months, I had paid my account regularly and having done practically all my shopping in your store, I can't understand how you can, just because I have had financial difficulties this past half-year, be so mean as to charge such interest. Furthermore, when I opened the account no such statement was made to me.

Other than this incident, I will say I always thought you were a fair store to deal with and enjoyed dealing with you. However, we can't seem to get along now, so I'll go elsewhere.

Sincerely,  
Mrs. Parker Biddle

Answer Mrs. Biddle. Upon investigation you discover that Mrs. Biddle has signed the customary application for credit, agreeing to pay within thirty days. Three years ago you agreed with all the other merchants in town to charge one-half of one per cent per month on balances ninety days old.

7. Jacob Steiner, in reply to your third letter asking him why he quit buying from your company, penned on the back of your letter the following note:

Had been dealing with you for a long time and if it had not been for your Mr. Price, I and probably many others would have never left and I expect a good man like Mr. S. A. Stevenson would never have left.

I do not care much about explaining why I left, but as letters from your house keep coming asking why, I just thought I would state the reason.

A merchant does not care for a credit man to get stubborn over a trifling matter, and when he comes in the house he wants a warm and pleasant reception from him and not a cold stare.

Perhaps the information that follows will help you to answer Mr. Steiner. Mr. S. A. Stevenson, formerly your salesman in Steiner's territory, resigned to open a retail store of his own. Mr. Price, manager of your credit department, told you that during Steiner's last visit to your house, Mr. Steiner did not appear to be offended when he was asked to pay his bills promptly.

Can you write a letter to win back Mr. Steiner's business, which for several years had averaged \$165 a month?

8. Assume that you represent the claims department of the Mutual Insurance Company. One of your clients, a student, has just made a claim for benefits under his student hospitalization policy. Since he was in the hospital for diagnosis only, which is not covered by his policy, the hospital charged him for his stay instead of sending the bill to you. He has written to you in an attempt to get his money back. Refuse his claim in a goodwill-building letter.
9. The Boston Shoe Company of Whitman, Massachusetts, makes boots and shoes. Roy Arnold of Alpine, Texas, wants to return ten pairs of boots for credit or exchange as he is moving to a new location and wants to reduce his inventory during the five or six weeks it will take to make the change. Write a letter to Mr. Arnold explaining that the cost of handling returned goods ranges slightly over 50 cents a pair for shoes, lace boots, and cowboy boots, to slightly over \$1.00 a pair for riding and field boots, which must again be placed on forms and re-treed. If Mr. Arnold will pay the extra handling cost and postage, and if the boots have not been scratched or soiled, you will exchange them for styles and sizes he will need to replenish his stock in his new store.

## Chapter XXII *Writing Reports for Modern Business*

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### The Report and Its Writer

Report writing is a specialized form of exposition the purpose of which is the orderly communication of facts. The report is one of the most commonly used forms of business writing, and the ability to write and evaluate reports is an asset to the businessman.

#### WHAT A REPORT IS

A report is an accurate, impersonal, and complete presentation of information based upon an investigation. It may present very simply a record of conditions and activities, or it may go further

and analyze conditions, give conclusions, and offer recommendations.

#### HOW REPORTS SERVE BUSINESS

Modern business has grown so tremendously both in scope and complexity that personal contact between people who must work together is often impossible. The report takes the place of personal contact and, in addition, provides a written record for the files. Consequently, reports are essential to the efficient management of modern business, government, and public and private institutions.

An executive cannot rely, as in the past, upon firsthand observation or upon conferences with those employees and experts who might be available at the moment he needs information. Modern business is too far-flung, and such methods would involve too much time and expense. He needs, however, the same type of information as he formerly secured firsthand, and perhaps an analysis of this information. Since he no longer has time to secure these himself, he has an employee or a specially engaged expert do the work for him. He does not want to solve important problems in an off-hand manner or rely solely on his own experience. He wants an expert to get the facts and do some thinking for him, although the final decisions are his own. He stands in the same relation to the hired expert as he stands to his lawyer. He becomes the expert's client.

An employee with initiative and vision may sometimes see the desirability of some change in the operation of a business. He may see some difficulty to be removed, or some plan to be tested. His method of accomplishing this objective is to present the facts to the right executive. The means used either by an employee or an expert to present facts to an executive is the business report.

Thus, business reports are important because they are the means of uncovering and bringing information, at the time it is needed, to the attention of the executive who has the power to use it. They put into permanent form for the executive an accurate picture of conditions which he may easily consult whenever his experience needs to be supplemented by such information. They are the connecting link between the investigation and the proposed action.

Not all reports travel "upward" to executives. Many travel "downward" from executives to subordinates and transmit information

concerning policies and orders. Reports also move "horizontally" between departments as a coördinating device, and they travel from the inside of the business to the outside as reports to the government and annual reports to stockholders. Reports are the executive's means of acquainting stockholders with his record of management, and they also serve to "acclimate" new executives who are brought into the business. They give officers, representatives, and committees of large organizations a means of bringing before their supporters a record of activities which forms a basis for judgment and which gains coöperation for proposed activities.

Reports must be well organized and well written to meet the needs of modern business.

#### TYPES OF REPORTS

The three types of reports used widely in business are (1) the *informational report*, (2) the *analytical report*, and (3) the *research report*. These are very broad and general classifications, since it is impossible to arrive at a detailed classification of reports.

The *informational report* presents without criticism, evaluation, or recommendation a detailed account of activities or conditions. It makes no attempt to give solutions to problems but confines itself to past and present information. The best-known example of the informational report is the annual report—the yearly report of a corporation to its stockholders, of a bank to the public, of a president of an educational or charitable institution to the board of trustees or directors, of a town to its citizens, or of a city department to the mayor.

The definition of the informational report precludes the giving of conclusions or recommendations in this type of report; nevertheless, many informational reports contain inferences which suggest to the reader the conclusions the writer would like him to reach. Quite often such inferences are a natural consequence of finding the facts about a specific activity or condition, and are defensible on the basis of the knowledge the writer gained while pursuing his investigation. Were the writer, however, to express opinions the reasons for which are not clearly set forth in the report, the report would be open to criticism on the grounds of bias. Almost any corporation annual report will reveal how inferences crop up in an informational report.

The *analytical report* goes beyond the informational report, since, in addition to the findings of fact, it presents an analysis and interpretation of the facts. The conclusions and recommendations are the most important and interesting parts of the report. The analytical report serves as a basis for the solution of an immediate problem or as a guide to future happenings. It is found in all types of business and industry. It is the stock-in-trade of the sales analyst, the investment analyst, and the specialist in market research. At some time or other almost every line of business uses analytical reports.

A *research report* is usually a technical report of a scientific investigation. Engineers, chemists, and other scientists are continually reporting the results of their studies. The research report is a distinct type in that it deals with the physical qualities of matter and in that it places emphasis on looking for new things and developing new ideas, not necessarily for immediate practical purposes. Research reports are not used very much in business except those which might be classified as "applied research," i.e., those which show, as the name implies, how the results of scientific research can be applied. Marketing reports are sometimes called research reports, but they and others like them are basically analytical reports.

#### THE BASIC PROBLEM OF REPORT WRITING

The prime difficulty in writing reports is making technical material intelligible to a reader who does not have nearly the amount of specialized knowledge possessed by the writer. The writer of an annual corporation report, for example, is faced with the task of making financial statements intelligible to readers who have never had a course in accounting. Speaking on this subject before the Illinois Society of Certified Public Accountants, Mr. W. Blackie, Vice-President of the Caterpillar Tractor Company, said:

In considering the problem, we conceived our job to be one of making the results of a somewhat technical process reasonably intelligible to an ordinary citizen who was neither blessed nor handicapped with any special training. But note that we were concerned with the results rather than the process. The art of accounting did not, therefore, have to be obscured by the technique of bookkeeping.<sup>1</sup>

<sup>1</sup> "Annual Reports Get a Face Lifting," *American Business*, XVII (April, 1947), 18.

The report writer must constantly keep in mind that he is usually writing to intelligent but ignorant laymen who are not particularly interested in how the job was done or who did it, but are principally concerned with the results and the significance of the investigation. Details are included, however, so that other experts in the same field will recognize the soundness of the investigation.

#### REPORT WRITING COMPARED WITH LETTER WRITING

Salesmanship is the differentiating factor between reports and letters. Most letters are written from the sales point of view. Some form of action is usually desired, and, in addition, the writer is trying to increase the goodwill of the company he represents. No one expects the letter writer to be impartial. Reports, however, are written for the purpose of conveying information and perhaps drawing conclusions from that information and basing recommendations upon it. There is no sales promotion, and the writer is expected to be impartial and objective. The person who has asked for a report is obviously interested in its contents, and other people to whom the report may be sent also have an interest in the subject. Consequently there is no need, theoretically, for any salesmanship in a report.

Yet it is obvious that a report which attracts the reader's attention, maintains his interest, convinces him of the soundness of the conclusions, and moves him to act on the recommendations, is a far better report than one which fails to do these things. The effectiveness of a report, however, depends on the reader's confidence in the integrity and reliability of the writer.

#### THE VALUE OF KNOWING HOW TO WRITE REPORTS

The ability to write reports is important to three groups of business men. First, it is important to young persons holding subordinate positions in business. Although good business reports are among the most practical forms of business communication, effective reports are so rare that the young men and women who have mastered the technique of investigation and have skill in presenting their results have a distinct advantage and a fine opportunity to distinguish themselves and merit promotions. From reports, the executives can judge the intelligence, thoroughness, and ability of their subor-

dinates. In some company training programs, reports are asked for solely as a means of grading the trainees.

The person who carries executive responsibility needs a knowledge of reports because he is called upon to read and evaluate them as well as to write them himself. The value of painstaking research can be destroyed by an inadequate report or the failure of an executive to appreciate a good report.

The ability to write effective business reports is even more vital to the specialists who act as expert advisers in accountancy, engineering, market research, and investment analysis. Reports in these fields mean success or failure, for the report is the only means the client has of judging the work of the expert adviser whom he has engaged. If the report embodying weeks or months of work is not satisfactory, then the specialist loses prestige and commissions for further work.

Each report, then, has a double function. It provides the writer with the means of presenting his findings and recommendations. It furnishes the reader with the means of judging the writer from the standpoint of ability, education, and training.

#### QUALIFICATIONS OF THE REPORT WRITER

Ability to define a problem, good judgment in determining the method of the investigation, capacity for collecting and handling data, skill in organizing material and writing—these are the requisites of the report writer. A man who writes reports solves problems of finance, product-distribution, and management. He needs to be capable of searching, conscientious mental labor in order to have a full command of the facts which are the material of the report. Naturally, he should be an authority in his field so that his information will be reliable. After obtaining the facts, he must be able to organize them and distinguish between relevant and irrelevant details. Having organized his material, he must present it skillfully, using all the resources of rhetoric, of which he should be a master. Talent for writing, good judgment, training in economics and English, and experience in business—all these are assets to the report writer.

#### Forms Reports Take

The form which a report takes is determined by the amount of material to be presented, the use to which the report will be put,



and the relationship between the writer and the reader. If the situation demands nothing more than the periodical reporting of routine information, standardized printed forms may be used to make reporting easy. If the report is short, the distribution limited, and the relationship between writer and reader fairly close, then the conventional business-letter form or memorandum form is used. These are frequently classified as informal reports. If the material is too bulky for a letter, or if a more formal presentation is desired, a "short" report form may be used. For instance, wide circulation may make advisable a form such as is used for corporation annual reports. Finally, an elaborate and thorough presentation of a large or complex subject demands the long, formal report form.

#### PRINTED FORMS

Reporting of routine information is made easy by the use of printed forms on which all the writer has to do is to fill in the blanks. For example, a request for a report on a firm's credit standing often takes a form similar to the one on page 768.<sup>2</sup>

#### LETTER AND MEMORANDUM REPORTS

When the report is not extensive in scope and the material lends itself to compact organization, the letter or memorandum form is often used. The tone of the letter report is usually informal, but tone, of course, depends on the relationship between the writer and the reader. Here is an example of this type of report:

#### UNIVERSITY OF ILLINOIS LIBRARY

April 22, 1944

#### TO MEMBERS OF THE UNIVERSITY FACULTY:

This memorandum is being distributed in an attempt to clear up a certain amount of confusion which prevails concerning collections of books purchased for the use of departmental offices.

For a number of years, it has been the custom at the University of Illinois, as well as in many other institutions, for teaching departments and administrative offices to buy from equipment funds handbooks, reference books, and

<sup>2</sup> Reproduced by permission of the General Motors Acceptance Corporation, St. Louis, Missouri.

Character_____	Ability_____
Reputation in community_____	
Your estimate of Net Worth: \$_____	
Highest Credit \$_____	Secured \$_____
Unsecured \$_____	Amt. owing at present: Not
due \$_____	Past due \$_____
Is this	
customer prompt in meeting obligations?_____	
How long have you dealt with him?_____	
Present address_____	
Other remarks_____	
Date_____	Signed_____

Fig. 47. Printed Form for Credit Report.

similar material for use within the departments concerned. In such instances these collections have grown to considerable size and have become in effect departmental libraries, even though not officially recognized as such.

The Statutes of the University of Illinois, section 19a, provide that all library materials purchased or acquired in any manner by the University come under the jurisdiction of the Library. Therefore, it is the practice here to centralize the acquisition and cataloging of books in the University Library, regardless of the fact that not all are bought

on library book funds. In line with this policy the library catalog records the whereabouts of any volume owned by the University. It is here that a good deal of misunderstanding arises. Faculty members and students finding office copies listed in the library catalog expect to be able to go to the departments indicated and to borrow the books for home use. Objections are frequently made when they are informed that the material is not permitted to circulate.

The departmental office collections have as their chief reason for existence the ready accessibility of frequently consulted reference works and of groups of highly specialized books being used for special studies. If likely to be of interest to other departments, such books are ordinarily duplicated in the main Library and available there. In some instances, however, the items appear to be of such limited concern that the only copies on the campus are those ordered for office collections. This is true of certain materials purchased, for example, by the Provost's Office, Bureau of Institutional Research, Personnel Bureau, and the Bureau of Economics and Business Research.

To clarify the status of office collections the following points should be mentioned: (1) they are usually bought from equipment or other special funds at the disposal of the department and not from library book funds; (2) they are intended primarily for departmental use and are not for circulation, although it is assumed that if anyone outside the department or office wishes to refer to a volume it will be available for consultation in the office; (3) for the convenience of the University as a whole, office copies are listed in the general library catalog and subject to library supervision, while it is understood that their use is restricted; (4) office copies are duplicated in the main library if likely to be in general demand.

R. B. Downs  
Director<sup>a</sup>

The subject matter of the above report is limited; it is easily organized into a straightforward presentation; there are no tables or other illustrations which might have made the report too bulky, although one or two illustrations can be conveniently attached to a letter report. This particular form was used because the report was reproduced and sent to several thousand people. Had it been

<sup>a</sup> Reprinted by permission.

addressed to one person only, the conventional inside address and salutation could have been employed as in any business letter. Or the memorandum form could have been used as follows:

To: \_\_\_\_\_

From: \_\_\_\_\_

Subject: \_\_\_\_\_

### SHORT REPORTS

Short reports are distinct from the long, formal reports only in length and the number of elements employed. Dispensing with prefatory elements, the writer begins the body of his report immediately after the title page. Often a summary of conclusions and recommendations is presented first so that the reader will have the most important and interesting part of the report right at the start, and so that the following data will be more readily understood. This form gives the writer more space than the letter report gives him, and he can use tables, charts, graphs, and other illustrations freely.

Reports from Dun & Bradstreet and other credit-reporting agencies are examples of short, analytical reports the basic purpose of which is to show why a person is or is not entitled to credit.

Here is an example of the simplest type of short report. Note the brief introduction followed by two main headings. Since this is an informational report, there are no conclusions.

#### RADIO SET OWNERSHIP AND 1947 SET PRODUCTION

A survey conducted by the Market Research Corporation of America for CBS has resulted in new 1947 figures on radio set ownership. The survey was conducted in January and early February of this year, among more than 5,000 households in 200 communities and rural areas. The survey results can be accepted as reliable.

##### Radio Set Ownership

The results indicate a total of 35,900,000 U. S. radio families. This is almost 2,000,000 more than the U. S. Census found in November, 1945 (the Census figure of 33,998,000 was adopted as the industry's January 1, 1946, figure) and 1,100,000 more than NAB estimated for January 1, 1947. It shows that 8½ million of the 14 million sets produced in 1946 went into use in homes mostly as additional

sets. 30% were found to have been put into bedrooms, 13% in kitchens, 5% in dining rooms and less than half into living rooms. Two of the most popular reasons for buying an addition receiver were (1) for a gift and (2) to have an extra set for the children.

NBC has adopted and will use the CBS figure of 35,900,000 radio families as the authoritative total for January 1, 1947. Both ABC and Mutual have signified their intention to use this figure, too.

The total number of sets in homes was arrived at as follows:

No. Sets in Homes	No. Radio Homes	% of Total	Additional Sets- after the First	Total Radio Sets in Radio Homes
1 set only	22,950,000	63.9	-	22,950,000
2 sets	9,600,000	26.7	9,600,000	19,200,000
3 sets	2,400,000	6.7	4,800,000	7,200,000
4 sets	600,000	1.7	1,800,000	2,400,000
5 sets or more	<u>350,000</u>	<u>1.0</u>	<u>1,400,000</u>	<u>1,750,000</u>
TOTAL	35,900,000	100.0	17,600,000	53,500,000

The CBS survey did not attempt to measure the number of sets in automobiles or places other than homes. Some indication of the 1946 increment to "other sets" can be found in the 14,000,000 sets produced last year, according to R.M.A. The CBS survey showed that 8½ million went into homes. Dr. Alsbaugh of RCA estimates that 1½ million were auto sets, and about 1 million were exported. Mr. S. I. Hall, former editor of Radio Retailing, estimates that about 2 million sets were backed up from consumer to manufacturer in the "supply pipe-line" of retailers' shelves, sets in transit and wholesalers' stocks before shipment. (This "pipe-line" was virtually empty before January, 1946, as only 225,000 sets were produced in 1945.)

Accepting Hall's estimate, which seems reasonable, this leaves 1 million sets that must have gone into places of business and amusement, schools, colleges and institutions. The total number of sets in such places has never been determined. A recent estimate published by Caldwell-Clements places the figure at 4 million.

Thus a revised estimate of the total number of sets for January 1, 1947, would be an all-time high of 66,000,000, which is arrived at as follows:

Radio families (1)	35,900,000
Other sets in homes (1)	17,600,000
Sets in places of business and institutions (2)	4,000,000
Sets in automobiles (3)	8,500,000
TOTAL	66,000,000
(1) CBS Survey 1947	
(2) Caldwell-Clements	
(3) NAB-RCS	

### 1947 Set Production

According to the first quarter report of the RMA, 4,231,315 receivers were manufactured from January 1 through March 31, this year. Of these, 18,329 were television and 172,176 were AM-FM sets; 2,220,986 were table models, 465,931 were consoles, and 1,050,000 about equally divided between auto radios and portable receivers. Table models, exclusive of radio-phonograph combinations, show a decline from the 1946 production rate, while console combinations are increasing. For the first quarter of last year, it was reported that a total of only 2,250,000 sets were produced.<sup>4</sup>

### ANNUAL REPORTS

Both as to type and form, it is hard to classify the annual report. Its purpose is to present the year-end summary of a company's activities and financial standing. This indicates that it is primarily an informational report. Financial data, however, must be analyzed and interpreted if they are to be intelligible; moreover, the report reaches such a wide audience of stockholders, employees, and general public that it is an important public relations instrument. Consequently, the annual report does far more than present information in a "take-it-or-leave-it" fashion.

In form the annual report is distinctive. It consists of two basic elements: the "narrative" and the financial statements. "The narrative is the means by which financial and nonfinancial information about the company can be presented clearly and understandably, and through which it can be translated, explained, and commented upon."<sup>5</sup> The financial statements are the usual audited balance

<sup>4</sup> Reprinted by permission of National Broadcasting Company, New York, New York.

<sup>5</sup> *Preparation of Company Annual Reports*, New York, American Management Association, 1946, p. 8.

sheet, the statements of income and surplus, and the supplementary schedules.

Much progress has been made in the presentation of annual reports. The old-style annual report consisted of nothing but the financial statements introduced by the president's stereotyped letter or letter of transmittal which said, "The seventh annual report of the Jones Company is herewith presented . . . etc." Now the president's letter to the stockholders is expanded into a full report, is eliminated altogether, or is an introduction to and summary of the "narrative." As an example of good writing, here is the introductory portion of "The President's Report to Stockholders and Employees," by Mr. Theodore G. Montague, President of The Borden Company, Notice the objective approach, the strictly factual writing, and the logical organization:

The year 1946 was not a normal one as far as business was concerned. As it came to a close, sixteen months after the last gun had been fired, the expected shift to high peacetime production had failed to take place. Generally, operations were as far from normal as they were during the war.

Unsettled conditions prevailed in practically all of the many industries in which the company has a stake. There were serious shortages of both raw materials and equipment. Costs rose to levels that frequently did not reflect sound, long-term values. Our ability to supply customers was unequal to the demands for many products.

Milk output declined from 1945. Scarcities were felt also in sugar, soybeans, cocoa, and many other ingredients. In processing, the lack of containers and equipment was a bottle-neck. Strikes in other industries hampered our own operations.

During the war, the country's vast, complicated industrial economy was confined by many government controls. Whether they were good or necessary is now beside the point. The fact is that great pressures were built up under such emergency controls as price ceilings and allocation of material. The removal of these measures was followed by the inevitable explosive results that left their mark on industrial activity.

Business may resume its normal course in 1947. In such a channel, the company can continue to move ahead, providing certain conditions prevail. There must be firm consumer purchasing power to sustain demand at or above last year's levels. And per worker productivity must improve to counter-balance rising cost trends and thus keep prices within reasonable bounds.

If these conditions hold during the coming year, our sales and earnings should continue good. Any increase in earnings could not, of course, compare with that of the past year when our income rose as a result of the reduction from the wartime tax rates on corporate incomes. But our sales should remain high and will be helped by the expanded activity planned for our many diversified products, both in home markets and abroad.<sup>6</sup>

Annual reports are now being written from the "you" viewpoint. Conversational style, graphic presentation, the substitution of everyday language for financial jargon, action photographs—all these and many other devices are used to keep reader interest. A recent study summarizes the essentials of a modern annual report:

In the preparation of the annual report the first step should be an attempt to discover the nature of the audience and the various "publics" which compose it. Next, the relative importance of these groups should be determined, and the kind of information they want ascertained. The material which is finally brought together must be woven into a unified whole and the various interests reconciled as well as possible.

As a result, the annual report as a whole should appeal to a wide audience consisting not only of stockholders, but also of employees and the public at large. It should be factual and explanatory. It should be a beacon, not a dim light. In this way a real contribution would be made toward a better knowledge of our enterprise system and the improvement of the economic and financial understanding of the readers.<sup>7</sup>

Just as there has been great progress in improving corporation annual reports, so has there been progress in improving municipal reports. Many towns and cities, particularly those with the city manager form of government, publish annual reports. Formerly, they consisted principally of a dull letter of transmittal followed by pages of statistical tables. Now, an informal letter of transmittal gives an interesting summary of the year's activities, and the body of the report is broken up into the several reports of the major departments of government.

From all types of annual reports, the reader expects accuracy,

<sup>6</sup> Reprinted from *Annual Report*, 1946, by permission of The Borden Company, New York, New York.

<sup>7</sup> Reprinted from *Preparation of Company Annual Reports*, p. 8, by permission of American Management Association. Copyright, 1946, by American Management Association.



completeness, simplicity, and intelligibility. He also appreciates an attractive binding, good format, pleasing layout, and good printing. There seems to be at the present time an excessive interest in the mechanics of the annual report without equal emphasis on the quality of the writing. Consequently, many reports are produced that are beautiful from the point of view of the typographer, but the writing of which does not measure up to the physical attractiveness.

### LONG, FORMAL REPORTS

The complete, formal report form is used when the material to be presented is extensive in scope, when there is a considerable amount of introductory and supplementary information to be included, and when the investigation is important enough to warrant an elaborate presentation. The preliminary steps of preparation, the writing of each element of the report, and the dressing up of the finished copy are all subjects of such importance as to deserve detailed discussion.

### Preparing the Long Report

It is not wise to jump into the job of preparing a long report without exercising a little forethought. Lack of careful planning will result in wasted time and effort; therefore, it is well to follow the six basic steps of report preparation.

### ANALYZING THE PROBLEM

The first thing for the writer to do is to jot down the precise terms of the assignment and what he already knows about the subject. A careful survey of the situation will determine the specific nature of the problem so that the writer will know exactly what he must find out. An *inventory* of what he already knows will reveal the nature and amount of the data to be acquired in order to complete the picture. He then should check the *bibliography* of his subject to see what material is available and how useful it promises to be. Sometimes he discovers that the subject he is proposing to investigate has already been covered by someone else either partly or completely. It is a good idea to prepare the bibliography as completely as possible at this stage, since it will save time later on. At the end of this stage of preparation, the report writer should have

a pretty good idea of the amount of work ahead of him and where he will have to go for information.

#### DRAWING UP A PLAN OF ACTION

The devising of a working plan is fairly simple if the preliminary analysis has been thorough. What is needed is a *list of things to do*. First of all, since the preliminary survey revealed what data were available, the writer can take steps to secure such necessary data as may be difficult to obtain. If he does this first, he will not have to wait for information when he wants to start writing his report. Having decided on the methods of securing data, he should limit the scope of his investigation, set a stopping point to the gathering of data so that when he has enough information for his purpose he can stop the investigation and start writing.

The best way of recording and analyzing data should be decided upon. Some people like to record all their research on 3 by 5 or 4 by 6 filing cards. The cards can be filed in cardboard boxes and easily arranged and rearranged when the time comes to outline the report. Other people prefer to use 8½ by 11 sheets filed in manila folders, and still others prefer looseleaf notebooks. Recapitulation sheets are often used for the analysis of data.

Finally a *tentative outline* of the report should be made. This does not mean that conclusions should be reached or that the outline should be anything more than tentative. Such an outline gives the writer an over-all view of his subject, its scope and possibilities. Sometimes it is helpful to make several different tentative outlines. The final outline, of course, cannot be set up until the investigation is completed, but at the end of this stage the writer knows what he is going to do, how he is going to do it, and has some idea of the basic results he expects to secure even though he does not have specific answers to the problems he is attacking.

#### GATHERING DATA

Published material, unpublished material, and original research are the sources of data. Naturally the report writer will seek the source which yields the most returns. This is usually the bibliographical, which has the additional advantage of being easy to use. There are many short cuts to be used in unearthing published material. Here is a list of the most useful reference works:

1. *Guide to Reference Books* by Isadore G. Mudge. This is indispensable, for it lists all principal reference works and gives the reader enough information about each to know whether or not to consult it. It is easy to use because the books are listed according to subject fields.
2. The encyclopedias: These give condensed, authoritative accounts of many subjects and refer the reader to further sources of information. The principal general encyclopedias are the *Americana* and the *Britannica*. Business men also find that the *Encyclopedia of the Social Sciences* is useful.
3. Catalogs of books: These can be used to supplement the library's card catalog. There are two catalogs:
  - a. *The United States Catalog* is a subject and title index of all books published in the United States up to January 1, 1928.
  - b. *The Cumulative Book Index* is a monthly supplement bringing the *United States Catalog* up-to-date and indexing all books published in English throughout the world.
4. Magazine indexes: These quickly tell the report writer if there are any magazine articles on his subject. The indexes most likely to be useful to one doing research in business are:
  - a. *The Reader's Guide to Periodical Literature*, which indexes magazines of general interest both by author and subject.
  - b. *The Industrial Arts Index*, which is a subject index of magazines devoted to business and industry.
  - c. *The Public Affairs Information Service*, commonly referred to by its initials, PAIS, which indexes, by subject, articles dealing with public affairs in a broad sense of the term.
5. Newspaper indexes. There is only one important newspaper index and that is the *New York Times Index*. It can be used, however, for any newspaper insofar as most newspapers print the same news on the same day.
6. Guides to government publications: The writer can never be certain that he has found every government publication on his subject, since the indexing of government publications is not so complete and systematic as the indexing of periodicals. The PAIS indexes government publications within its range. The report writer can also consult the subject indexes in:
  - a. *The Document Catalog*, 1893-1921.
  - b. *The Monthly Catalog*, U. S. Public Documents, a supplement bringing the *Document Catalog* to date.

If the bibliographical method does not produce the necessary information, resort can be made to unpublished material such as can be found in company records and files and in the hands of other investigators and private or public information services.

Perhaps the investigation demands original work in the gathering of data. Observation, experiment, interview, and questionnaire are productive methods which can be employed. Observation, of course, is the easiest although, if it must extend over a period of time, it can become tiresome.

Experiment refers to the controlled situations such as the scientist creates and observes in the laboratory.

Personal interviews can be costly if they involve travel, but they yield a type of information not to be secured by other means. When the information sought is somewhat confidential, the interview is often the only way to get it.

The questionnaire lends itself well to securing information from a considerable number of people scattered over a wide area. It should not be used, however, unless no other method will produce the needed data. Not only is the questionnaire a nuisance to all involved in it, but it is far more difficult to use and interpret than the inexperienced report writer imagines. A few research organizations have learned by experience how to employ the questionnaire. One of these is the Customer Research Staff of General Motors. Mr. H. G. Weaver, who directs the staff, has listed a number of points which he labels, "Things to Look For and Things to Look Out For—with special reference to direct-mail surveys among automobile owners." Some of these points are:

1. Were the questions easy to understand—with a minimum chance of being misunderstood? We have a rule or sort of motto in our offices which reads as follows: "It is not sufficient that a question can be UNDERSTOOD—it must be so clear that it simply cannot be MISUNDERSTOOD." In a practical sense it's not possible to accomplish this 100%, but it's a most worthy and highly important objective and should be given special attention by the researcher.
2. Do the questions cover the subject adequately?
3. Does the questionnaire provide for all the data that will be needed for an adequate statistical breakdown?
4. Is the questionnaire short enough to insure high returns?
5. Do you think that you yourself would have bothered to fill it out?

6. Was it directed to the particular group or groups of people who are best qualified to give the answers?
7. Was the sample adequate as to size? This depends primarily on the degree to which the data are to be broken down—or cross-indexed. The finer the breakdown, the greater the number of samples required.
8. Was the sampling scientifically controlled so as to reckon properly with
  - territorial locations?
  - makes of cars? Ages of cars?
  - new car buyers vs. used car buyers?
  - etc.

This does not necessarily mean that the mailings (or the returns) shall be in exact proportion to the characteristics of the market. Frequently it is more logical to take care of this by "weighting" the data incident to the statistical compilations. But it is important that the following questionnaires be properly identified as to the classifications that need to be reckoned with.

9. Does the report include all the essential information that is needed for proper understanding and interpretation of the results?
10. Were the statistical procedures sound?
11. Were the returns properly "weighted" so as to compensate for distortions in the distribution of the sample? <sup>a</sup>

Those are only eleven of twenty-six "pointers," but they illustrate the problems a report writer faces when he decides to employ questionnaires, not to mention the tasks of testing the questionnaire, distributing it, waiting for the returns, checking and editing the data. Also, he must write a covering letter for the questionnaire, a letter which will motivate its readers to return the questionnaire.

On page 780 is an example of a questionnaire used by the General Motors Research Staff and here is the covering letter that accompanied it:

In order that we, in the purchase of advertising space, may patronize those magazines and newspapers which are most popular with such people as yourself, we are wondering if you would be good enough to check off your preferences on the enclosed sheet.

<sup>a</sup> Reprinted from "Things To Look For and Things To Look Out For," *News and Views*, February, 1945, pp. 30-34, by H. G. Weaver by permission of General Motors Corporation, Detroit, Michigan.



## What do you read?



Kindly check ☒ any of the following general magazines that are

**GENERALLY** read by YOU or your FAMILY

<p>★ <input type="checkbox"/> American Home</p> <p><input type="checkbox"/> American Legion Magazine</p> <p>★ <input type="checkbox"/> American Magazine</p> <p><input type="checkbox"/> American Mercury</p> <p><input type="checkbox"/> Atlantic Monthly</p> <p><input type="checkbox"/> Better Homes &amp; Gardens</p> <p><input type="checkbox"/> Business Week</p> <p><input type="checkbox"/> Collier's</p> <p><input type="checkbox"/> Cosmopolitan</p> <p><input type="checkbox"/> Country Life &amp; Sportsman</p> <p><input type="checkbox"/> Esquire</p> <p><input type="checkbox"/> Field &amp; Stream</p> <p><input type="checkbox"/> Forbes</p> <p><input type="checkbox"/> Fortune</p> <p><input type="checkbox"/> Good Housekeeping</p>	<p>★ <input type="checkbox"/> Harper's Bazar</p> <p>★ <input type="checkbox"/> Harper's Magazine</p> <p><input type="checkbox"/> House &amp; Garden</p> <p><input type="checkbox"/> House Beautiful &amp; Home &amp; Field</p> <p><input type="checkbox"/> Hunting &amp; Fishing</p> <p><input type="checkbox"/> Ladies' Home Journal</p> <p><input type="checkbox"/> Liberty</p> <p><input type="checkbox"/> Life</p> <p><input type="checkbox"/> Look</p> <p><input type="checkbox"/> McCall's</p> <p><input type="checkbox"/> National Geographic</p> <p><input type="checkbox"/> National Sportsman</p> <p><input type="checkbox"/> Nation's Business</p> <p><input type="checkbox"/> News Week</p> <p><input type="checkbox"/> New Yorker</p>	<p><input type="checkbox"/> Outdoor Life</p> <p><input type="checkbox"/> Parents' Magazine</p> <p><input type="checkbox"/> Pathfinder</p> <p>★ <input type="checkbox"/> Popular Mechanics</p> <p><input type="checkbox"/> Popular Science Monthly</p> <p><input type="checkbox"/> Redbook Magazine</p> <p><input type="checkbox"/> Saturday Evening Post</p> <p><input type="checkbox"/> Scientific American</p> <p><input type="checkbox"/> Time</p> <p><input type="checkbox"/> Vogue &amp; Vanity Fair</p> <p><input type="checkbox"/> Woman's Home Companion</p> <p><input type="checkbox"/> .....</p> <p><input type="checkbox"/> .....</p> <p><input type="checkbox"/> .....</p>
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☐ American Weekly  
☐ This Week  
☐ .....

} Sunday newspaper  
 magazine supplements

Now then, if you don't mind, go back over the list and double check ☒ the ones that you (or your family) read - **REGULARLY** - every issue.

Which ones do you read most **THOROUGHLY** - from cover to cover?

Suppose you had to give up all of your magazines except 2 or 3 which 2 or 3 would you probably keep? .....

CONTINUED  
SEE OTHER SIDE

Fig. 48. Customer Research Questionnaire of General Motors.

To be perfectly frank about it, I can think of no real good reason why you should bother with it--but in spite of that I hope you'll help us out.

Thanks a lot!<sup>9</sup>

The report writer should check his source of information, no matter what or who it is, to make sure that it is authoritative and free from bias. His report will be no stronger than his data, and his data no stronger than the sources which produced them. The more recent the sources are, the better.

The writer should make every effort to use his sources efficiently. By setting definite objectives, by limiting the amount of data to be collected, by rapid reading, and by correct use of sources, he can save much time and conserve effort and energy for the writing job.

#### ORGANIZING AND INTERPRETING DATA

Now what is the investigator to do with the mass of facts and opinions he has collected? To bring order out of chaos, he must *arrange* his data so that he can analyze and interpret them. The arrangement can take place as the data come in, or the writer can wait until he has all his information before he begins to organize it. The ease of organization depends upon the nature of the material and also upon how systematic the writer has been in recording data.

Data recorded on cards can very easily be organized. Pages in a looseleaf notebook and sheets in manila folders are a little harder to handle, but they will provide more space to work in. Whatever system is used, it should be simple and definite. Too many subdivisions will make the material unusable; lack of definiteness in phrasing topics causes confusion and makes interpretation difficult.

The recapitulation sheet, which is merely a ruled sheet with spaces for questions and answers, is a satisfactory method of tabulating and condensing the information resulting from questionnaires. The size of the sheet depends upon the kind and amount of data which need to be brought into close contact in order to make relationships apparent. The following is a very simple recapitulation sheet used in preparing for analysis data received from questionnaires. The purpose was to discover how many people drive downtown to shop and what their attitudes were towards parking meters.

<sup>9</sup> Reprinted by permission of General Motors Corporation, Detroit, Michigan.

Do you drive downtown to shop?

	Well to Do	Middle Class	Better Working Class	Poorer Working Class	Total
Yes—usually	12	38	80	7	137
Yes—occasionally	3	26	23	2	54
No	4	34	126	26	190

If you drive, do you like parking meters for your convenience in shopping?

Yes	6	36	61	4	107
No	5	19	31	5	60
Don't know or don't care	5	8	13	0	26

Proper organization and arrangement lead to correct interpretation. Interpretation makes concealed meanings apparent; it is largely a matter of definition and seeing relationships between units so that they fall into some classification. It requires the constant reworking and recasting of data until meanings become apparent and relationships appear. As soon as one can make the main point in solving a problem stand out clearly, he finds that other material related to it begins to fall in order.

Comparative data help the reader to grasp the significance of figures. In annual reports, for example, the figures for one year do not mean much to a reader unfamiliar with the business, but if one year's figures are compared with figures for previous years, then the reader can judge whether or not progress has been made.

#### OUTLINING THE REPORT

Poor organization of a report is generally considered evidence of loose thinking, but more often it is the result of succumbing to the temptation of skipping the outlining stage of preparation. An inexperienced report writer often says, "I have this job all finished except for writing it up." The result of this attitude is that the completion of the investigation is too likely to be the climax of the assignment, and the investigator eases up as he starts to write with the result that the presentation suffers.

Making the outline involves selecting the material to be included in the report and determining the sequence of presentation. A thorough job of outlining makes the actual writing much easier—because when the writer is saturated with his subject, when he understands the relationship of one part to another, and when he is sure of the



sequence in which to present his points, he no longer is self-conscious about his writing; and the right words come readily. He writes rapidly and confidently and saves a good deal of time. In addition, if the report requires a Table of Contents, the outline provides it.

The outline may be either in topic form or in sentence form. Topic form is quicker and more concise, but sentence form requires more exacting thinking. The outline has, first, main subject divisions under which are subordinate headings. Under subordinate headings are secondary headings if necessary. The outline, of course, follows a consistent plan. Perhaps the arrangement is chronological, presenting the parts of the report in time sequence. Perhaps it is logical to begin with a statement of the problem, follow this with data, and end with the conclusions. Perhaps it is psychological to present the results first and to follow with supporting facts, an arrangement often demanded in technical reports and one that is finding increased acceptance in business reports.

Here is an example of a topic outline which follows the chronological plan:<sup>10</sup>

#### NETHERLANDS INDIES RUBBER INDUSTRY

- I. Prewar Years
  - A. Prewar Political Background
  - B. Estate and Native Standard Production, 1941
    - 1. 1941 Record Exports, by Chief Ports
    - 2. Revised Native Acreage Statistics
- II. War Years
  - A. Production and Trade in Java under Japanese
  - B. Conditions of Estates in Java, August, 1945
  - C. Sumatran Estates During the War
  - D. Early Rubber Rehabilitation Plans
  - E. Political Developments During the War
- III. V-J Day to Mid-1946
  - A. Dutch Military Impotence in 1945
    - 1. Agreement for Administration of Occupied Area
    - 2. Allied Military Occupation
  - B. Private Hedge-Buying of Rubber
  - C. Currency Considerations

<sup>10</sup> Adapted from *Report on Netherlands Indies Rubber Industry*, by E. G. Holt, U. S. Department of Commerce, 1946.

- D. Rubberfond's Purchase of Rubber
  - E. Dutch Operations in Native Areas
    - 1. Remilling
    - 2. Start of Estate Operations
  - F. Rubber Trade in Indonesian Area
- IV. Present Situation and Future Prospects
- A. Transportation
  - B. Inducement Goods
  - C. Food Situation
  - D. Labor
  - E. Negotiations for Peace
  - F. Indonesian Regional Control and Popular Support
  - G. Production and Export Prospects

What to include in the report has a positive and a negative side. As much evidence should be presented as will be needed to prove any statements which might be questioned. Adequate evidence satisfies the reader and does so immediately. The outline will, however, exclude all material, no matter how interesting it is in itself and how difficult to obtain, unless it is necessary to the reasoning leading to the conclusion.

#### WRITING THE REPORT

Writing the report presents the difficulties of putting oneself in the place of the reader and of making the information clear, interesting, and convincing. If the outline is well done, the written report will be logically arranged. If the writer has used good judgment, the report will be neither too detailed nor too sketchy. The report will bore the reader if it is more detailed than need be. It will be open to the accusation of not being thorough if the material is not adequately developed.

*The "You" Attitude* Losing the point of view of the reader and taking too much for granted are pitfalls to be avoided. Maintaining the "you" viewpoint is very difficult in report writing because as soon as the writer arrives at a complete understanding of his subject, a gap opens between him and the reader. As was stated earlier in this chapter, the basic problem of report writing is closing the gap between the expert and his intelligent but ignorant reader. In point of fact, one cannot assume complete ignorance on the part of the reader. Some mutual understanding, some associative experience in

the mind of the reader, must be assumed. It takes good judgment to know how much to assume, and the danger lies in assuming too much.

*Logical Consistency* Logical consistency and good transitions help to make the report convincing. A report is not subjective, but objective, expression. The writer always takes the logical point of view. Neither the personality of the writer nor of the reader dominates. The subject matter is the dominant factor. As differentiated from other types of business writing, the report has the essential characteristics of accuracy, impersonal clearness of statement, and full presentation of information. The writer must distinguish between fact and opinion, handle controversial subject matter carefully, and avoid arousing reader prejudices. His reliance is on evidence and the logical use of evidence.

*Transitions* All the devices used to provide transitions in business letters are used in reports: transitional expressions, repetition of key words and phrases, etc. Paragraphing should coincide with thought relationships. Short sentences can be used for statements of fact, and longer sentences to show the relationship between facts and their significance.

*Suggestions for Writing* The more remote the subject matter is from the reader's experience, the more difficult it is to make the report interesting. A natural style which avoids monotony helps. Other suggestions are:

1. Give the reader a quick cue to the subject through the use of titles, headings, and topic sentences.
2. Use short paragraphs, frequent subheads, examples, and illustrations.
3. When appropriate, try for a conversational style and inject a little humor.
4. Place the main verb early in the sentence and avoid an excess of parenthetical expressions.

This is what an authority on the subject of accounting reports says about making reports interesting:

The average accountant can improve his comments by endeavoring to make them more interesting. And making comments more interesting includes making them more informative. Writing comments, to some extent, is a process of telling a story, and everyone enjoys reading a good story . . . If the accountant's remarks in the early stages of his comments are dry and uninteresting, the reader is apt either to skim

lightly through the entire comments section of the report, or to stop in the middle.<sup>11</sup>

In writing the report one finds it a good idea to write a rough draft and then lay it aside for a while before revising it into final form. This gives the writer a better opportunity to revise his work objectively and to catch errors, for it is very difficult for a person to criticize his own work and correct mistakes at the moment he has finished writing. It is all too fresh in his mind and he cannot look at his work objectively.

In summary, here is an excellent brief statement of the nature of report writing:

Since a report is fundamentally the communication of information or counsel which is desired and which will be used by someone for a particular end, its success depends primarily on its being planned carefully to meet all the conditions under which it is to serve. The introduction should present a clear statement of the subject, of the purpose, and of the plan of organization of the material treated. It often also includes a brief statement of the conclusion, or recommendation, and sometimes a summary of results or findings. The conclusion should agree and balance logically with this introduction. The body of the report should be so written as to make evident the structural design announced in the introduction. Ideally a report should read coherently and smoothly, and should bear evidence of the writer's mastery of his subject matter in its minutest details.<sup>12</sup>

## Elements of the Long Report

The long, formal report consists of a number of standardized units, as distinct in character as the heading, inside address, etc., of letters. The elements ordinarily found in a long report are, in the order in which they appear:

### 1. Prefatory Material

Title Page

Letter of Transmittal

Table of Contents

Table of Charts and Illustrations

Synopsis

<sup>11</sup> James W. Rountree, Jr., "Suggestions for Writing Better Comments," *Journal of Accountancy*, LXXV (February, 1943), 140.

<sup>12</sup> By permission from *Writing the Technical Report*, 2nd edition, by J. Raleigh Nelson. Copyrighted, 1947, by McGraw-Hill Book Co., Inc., page xi.

2. Body of Report
  - Introduction
  - Text
  - Conclusions
  - Recommendations
3. Supplementary Material
  - Appendix
  - Bibliography

To the prefatory material may be added the copyright notice, a letter of authorization by the person requesting the report, a letter of acceptance by the report writer, and a letter of approval by a superior officer. Sometimes a foreword or preface takes the place of the letter of transmittal, and occasionally a special page of acknowledgments is included. An index can be listed with the supplementary material, although only a very long report would need an index.

Each of the three main divisions of a report performs definite functions. The prefatory material presents the report to the reader and tells him what it is about. The body of the report, following the logical plan outlined above, defines the problem with enough background information for the reader to understand the problem, presents the data resulting from the investigation, gives conclusions, and proposes recommendations. The supplementary material is there for the reader who wishes to go into the subject further.

#### **TITLE PAGE**

The title page contains such essential items as a short title of the report, a longer descriptive title if needed, the name of the person or organization for whom the report is prepared, the name of the author, the city, and the date. Page 788 is an example of a title page.

The purposes of the title page are to tell the reader what the report is about, to provide data for filing purposes, and to give such information as is needed for library cataloging.

Some attention should be given to the phrasing of the title, since the title gives the reader his first impression of the report. A good title should be short, preferably not more than from six to ten words. It should indicate accurately the content of the report, suggesting findings rather than procedure. It should attract attention without being misleading. Many titles suggest that the reports cover a far

SHOPPING PRACTICES AND PREFERENCES

IN SMALL TOWN

The Practices and Preferences of Downtown Shoppers  
in Small Town in Regard to Day and Time of Day  
Used for Shopping

Prepared for  
Small Town Chamber of Commerce

by  
Francis W. Weeks

Champaign, Illinois

August 1, 1948

wider scope than is actually the case. If the writer feels that the short title is inadequate, he can add a descriptive title qualifying the short title.

#### LETTER OF TRANSMITTAL

The letter of transmittal is a business letter and follows the form of a business letter as outlined in the chapter on mechanical make-up. Its functions are to establish contact with the reader, transmit the report officially, and give the reader some idea of what was accomplished. The following is a list of the possible contents of a letter of transmittal. No letter of transmittal will contain all of these; how many to include depends upon the judgment of the report writer:

1. Indicate origin of the commission
2. Review the case
3. State the main purpose of the report
4. Outline the scope
5. Explain limitations
6. Give references and sources
7. Give reasons for choosing material
8. Summarize the message
9. Make special reference to certain sections
10. State all or part of the conclusions and recommendations
11. Make comments aside from the report
12. Offer acknowledgment and appreciation
13. Call attention to other things, such as a following report

The length of the letter of transmittal depends upon the nature and complexity of the subject matter of the report, the reader's knowledge of it, and its comprehensiveness. Even for long reports, it is limited to two or three pages, and usually it is only one page long.

A typical example of a letter of transmittal is the following one-page letter addressed to the President of the United States by John W. Snyder, Director of the Office of War Mobilization and Reconversion. First he officially submits the report. Then he describes the report and comments on it. Finally he calls attention to the recommendation which concludes the report.

May 17, 1946

My dear Mr. President:

In response to your recent request, I submit herewith a comprehensive report on "The Veteran and Higher Education."

This report examines the problems involved in the rapid expansion of our educational facilities to permit the accommodation of these veterans and other students who will wish to go to college next fall. I know that you feel keenly that no stone should be left unturned by the Federal Government to assist in removing impediments to education for our veterans. I have, therefore, asked the agencies concerned to take a number of additional steps to assist the institutions in meeting their heavy burdens.

These actions, which are outlined in this report, will go far to provide the conditions under which the states and the colleges can meet the more serious emergency problems arising in part from the "GI Bill of Rights." How successful they are in this will depend upon the ingenuity and aggressiveness of the institutions themselves, for, necessarily, all education remains the primary concern of our free academic system.

It would be a shameful waste of a great opportunity if any of us -- state, local, or Federal Government, or the institutions themselves -- stunted our effort.

My examination of these emergency problems further indicated that a number were of a continuing or long-range nature, and that, indeed, there was need to re-examine the whole structure of higher education in this country. I should like, therefore, to call your attention particularly to the proposal contained in the final section of this report concerning the establishment of a National Commission of Higher Education.

Respectfully,<sup>13</sup>

The letter of transmittal should be direct and concise. The tone should be neither aggressive nor defensive. The letter is built around what the reader wants to know, and although it may have some personality it is essentially a dignified, formal piece of writing.

#### TABLE OF CONTENTS

The table of contents is a list of the elements contained in a report and topic outline of the body of the report. Its functions are to indicate the contents, to show the main divisions of the text, and to give

<sup>13</sup> *The Veteran and His Education*, A Report to the President by the Director of War Mobilization, Washington, D. C.



page numbers. It is a guide to the report. Like the letter of transmittal it is written after the report is completed.

The form of the table of contents is standard, the chief variations occurring in the number of places to which subdivisions are carried or in the manner of indicating the relative importance of the items in the outline.

Reports which run more than three or four pages in length generally employ a table of contents. The example which follows is the table of contents of a thirteen-page report and illustrates the most usual form. The report is on Profit-Sharing Plans in Industry.

### Table of Contents

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winter of 1945-46 of a group of workers interviewed before the end of the war in the spring of 1945.

Based on the reports of 3600 workers, the following answers are indicated:

A fourth of the former war workers were unemployed when interviewed 5 to 7 months after V-J Day. Relatively more women than men and more older than younger workers were jobless.

More than a fourth of the women had left the labor market, mostly to become housewives. Of the men, only 6 per cent were no longer in the labor market, and most of them were in the armed forces.

Only 15 per cent remained in the aircraft, ordnance, and shipbuilding plants which had employed them in the spring of 1945.

Weekly earnings of those with jobs were 31 per cent less than in war work. This reduction was partly due to shorter work weeks, though most still worked over 40 hours, and partly to the acceptance of jobs paying lower wage rates.

Compared with 1941, weekly earnings for identical workers in the winter of 1945-46 were 26 per cent higher, but purchasing power was about 11 per cent lower because of higher taxes and increased prices of consumers' goods.

More than a fourth of the ex-war workers had moved out of their wartime communities. Workers surveyed in war centers in nine states scattered to 36 states and the territories of Alaska and Hawaii. Less than half of those workers returned to where they had lived in January, 1941.

In addition to geographic reshuffling of the workers there was a redistribution along occupational and industrial lines. The wartime pattern had changed but the pre-war pattern had not been restored. Fewer workers were on farms, and more were in manufacturing in the winter of 1945-46 than before the war.

The experience of a group of workers who had been employed on essentially non-war establishments during the spring of 1945 was in sharp contrast to that of the former war workers. Only 7 per cent of the non-war workers were unemployed in the winter of 1945-46.

Three-fourths were still working in the same establishments as in the spring of 1945. Weekly earnings were down only

10 per cent from the preceding spring and up 33 per cent from 1941. Only 7 per cent had moved from one community to another.<sup>15</sup>

The above synopsis covered just a little more than one page and summarized a thirty-nine-page report.

## INTRODUCTION

The body of the report, also called the report proper, begins with the introduction and it is divided into sections as shown in the table of contents. When the presentation is chronological or logical, the four main sections of the report proper are introduction, text, conclusions, and recommendations. When the presentation follows the psychological pattern, the order is changed to read conclusions, recommendations, introduction, and text.

The purpose of the introduction is to give the reader whatever *background* he needs in order to understand the later discussion. How much background information to give is a matter for the good judgment of the report writer. A list of possible contents includes:

1. Review of authorization
2. Purpose of the report
3. Method used in gathering data
4. Scope of the investigation
5. Need for the report
6. History of the situation
7. Limitations of the study
8. Acknowledgment of assistance
9. Definitions of terms
10. Materials and apparatus—particularly when unusual

No introduction will include all of these elements. Sometimes not more than one or two will be needed. Usually at least three—*purpose*, *scope*, and *method*—will be included. The following introduction, taken from the report *Southern Forestry*, is typical. It gives the reasons for the study, the purposes of the investigation, the methods of gathering information, and the scope of the report.

<sup>15</sup> Bureau of Labor Statistics, U. S. Department of Labor, Washington, D. C., 1946, p. 1.

### Purpose of This Study

The forests in its territory are important to the Illinois Central because they produce approximately 10% of our company's annual freight revenue. Forest products bulk large in our traffic from the South. Of all Illinois Central tonnage originated in Alabama, Arkansas, Louisiana, and Mississippi in 1943, 21.6% was forest products. Only slightly less directly the forests are important to the Illinois Central because the prosperity of many communities served by the System's Southern lines is very largely dependent upon them.

The purposes of this investigation are:

1. To show the present status of the forests of the South--their location, composition, and quality; the rates at which they are being consumed and replaced; the trends of production of important forest products--and to indicate some of the elements in the future outlook for the Southern forests and their products.
2. To show what forestry is, and briefly to trace its history in the South; to determine by whom and how extensively it is practiced; and to explore some of the results and potentialities of forest management.
3. After a review of these facts to suggest how the Illinois Central may participate in the future development of Southern forestry, thus protecting and enhancing a vital source of revenue.

### Methods and Sources of Information

The information presented in this report was obtained from technical and trade journals, other periodicals, books, and government reports as cited. Interviews and correspondence with representatives of federal and state forest services, leading forest products industries, trade and conservation associations, timberland owners, and several railroads, yielded other useful data.

This report is divided into four principal parts as follows:

- (1) Illinois Central Forest Products Traffic, (2) Present Status of Southern Forests and Forest Industries, (3) Survey of Forest Activities, (4) Summary and Conclusions.<sup>1a</sup>

Sometimes limitations of time, data, or money are important enough to be included in the introduction. A statement of limitations

<sup>1a</sup> *Southern Forestry*, p. vii.

protects the writer in that the reader will not expect too much of the report. The following example of a statement of limitations is taken from a report entitled *Recreation—A National Economic Asset*:

In considering the material presented, it would be well to bear certain facts in mind. There is no central agency collecting facts and figures on recreation in all of its aspects. Statistics, therefore, are scattered and come from a wide variety of sources. Not only are these gaps in information, but recreation items in reports are often buried in "miscellaneous" and other columns or are included with other data and consequently do not appear in clear outline.

Moreover, it must be borne in mind that statistics could not be secured which are representative of "normal" years, since there has been no "normal" economic period in our national life for more than a decade and a half, owing first to the depression and then to the war. For that reason some figures quoted in the study have had to go back to pre-depression years.

Every effort has been made to maintain accuracy, to make logical interpretations, and to quote specific dollars and cents figures. In a survey of this size, it has been impossible, of course, to discuss every phase of the topic, and, admittedly, there are omissions. It is hoped, however, that the factual material presented here will form the basis of intelligent understanding and be of assistance to those planning for the big job that lies ahead in the varied fields of recreation.<sup>17</sup>

Presenting the history of the question often gives the reader a good background for the report, since most problems have their roots in the past. Sometimes a review of literature on the subject is included in the history. A review of present conditions may be as necessary as a review of past conditions.

If there is any possibility that the reader may not understand fully the terms used in the report, then these terms should be defined in the introduction. Definitions combined with an explanation of what the report is about may be the whole content of the introduction, as in the following example:

The railroad freight rate structure in the United States has developed on a regional basis. There are three major rate territories--Official, Southern, and Western. Within and between these territories is a structure made up of a com-

<sup>17</sup> *Recreation—A National Economic Asset*, Division of Recreation, Federal Security Agency, Washington, D. C., 1945, pp. i-ii.

posite of rate adjustments derived from mileage scales, group rates, point-to-point rates, etc., many prescribed and influenced by decisions of the Interstate Commerce Commission and State Commissions.

Rates applicable to the movement of freight are of two kinds -- class rates and commodity rates. Class rates are provided for all articles of freight. But of considerable importance are commodity rates, applicable solely to particular commodities or groups of commodities for which, for one reason or another, the class rates are not suitable. While most of the tonnage of the country, particularly of low-grade commodities, moves on commodity rates, nevertheless the class-rate structure has in the past fifteen to twenty years become the "key" to revisions in many rates on manufactured articles.

This summary, while confined largely to observation resulting from a study of the class-rate structure in Southern Illinois, will illustrate the general rate situation because a considerable portion of the current general rate structure finds a background in the class rates.<sup>18</sup>

#### TEXT

The text of a report is a well-organized presentation of the data resulting from the investigation. It is a coordinated analysis and interpretation which produces a unified impression. Like the business letter, it observes the principles of unity, coherence, and emphasis.

Good organization is the first essential. It does not matter whether the arrangement is logical, chronological, or psychological; the text of the report must be divided into main sections, and each main section divided into subordinate sections. Each section must derive logically from the preceding section; each must be fully developed; and each must lead naturally to the following section. The arrangement must be logical, clear-cut, and mechanically attractive. Note the arrangement of the following selection from the report *Southern Forestry*:

#### PART III -- SURVEY OF FORESTRY ACTIVITIES

##### Timber is a Crop

Twenty-five years ago the center of U.S. lumber production was in the South; but it was generally accepted as a

<sup>18</sup> Reprinted from *A General Statement of the Freight Rate Situation in Southern Illinois*, p. 1, by permission of the Illinois Central Railroad.

fact that the timber supply of that area was dwindling so rapidly that the forest industries would soon disappear. But shortly after World War I a surprising development occurred. Several Southern states which were supposed to have cut out all their timber years ago began to appear in the lumber markets with greatly increased production. It was generally known, of course, that part of it was coming from the new portable sawmills that were then beginning to cut small lots of timber. But where were the logs coming from in these supposedly out-out states?

The answer was simply that young trees had been growing up since the big mills had exhausted the then available supply of timber and moved on. It then became apparent to the lumbermen of the South that in their estimate of the future timber supply they had overlooked the one big outstanding fact that trees grow. Everybody, of course, knows it, but lumbermen had generally dismissed it with the opinion that tree growth was too slow to have any practical or commercial significance. Now, however, they saw the lumber cut from new crops of trees moving into competition with the lumber cut from old-growth trees. Stimulated by the findings of the U.S. Forest Survey, the forest industries experienced a radical change in viewpoint. They began to realize that with certain changes in operating methods the manufacture of lumber and other forest products might be kept up indefinitely at the current rate of production. The forests need no longer be regarded as a mine, to be worked out and then abandoned. Unlike other natural resources, they can be used and renewed so that they need never be exhausted. We know now that timber is a crop.

A second and equally important conclusion is that trees are meant to be harvested. The raw materials they contain are intended for man's use. A tree is a living plant, like a stalk of corn, subject to natural laws of life. After passing maturity it becomes increasingly susceptible to disease, insects, and windthrow; finally it dies of old age. Therefore, it is good economy and good forestry to harvest mature trees and start a new crop before deterioration begins.

A third conclusion, and an important forestry tenet, is that the life and health of trees must be protected while they are growing--otherwise their loss is invited.

#### What is Forestry?

Forestry is the art of establishing, managing, and utilizing woodlands of every size, age, and condition of

growth. Forestry varies greatly in the intensity of its application. It may consist of the bare essentials of fire protection, or it may be highly intensive, reaching a state whereby every part of the woods is tended so as to make it produce to its highest capacity. Highly intensive forestry is not widely practiced in the U.S., although in certain parts of Europe and Scandinavia hundreds of thousands of acres for generations have been afforded this treatment.

Sustained Yield--Trees reproduce naturally and respond to protection and cultivation. When a forest owner conducts his cutting and other operations in ways that encourage one generation of trees to succeed another, the result is a series of timber crops. If the cropping is done in a way to maintain a balance between young, thrifty, growing trees and the mature trees which are being continually harvested, the operation is on a "sustained yield basis." This is the ultimate objective of any forest management plan.

Cutting Methods--Except when worked for naval stores, the monetary income from forests and woodlands cannot be realized, of course, until the trees are cut and the crop is harvested.

Clear Cutting--This is the removal of all trees from the area. In practically all cases it is poor forestry. Its one and only advantage is that it gives the landowner the largest immediate cash return, though that usually does not represent fully the potential worth of the timber since usually a lump sum is paid for the whole stumpage without inventorying the individual trees on the basis of their highest value. With no provision left for natural reseeding, the owner is faced with the uneconomical necessity of planting seedlings, and will probably have no further income from timber during his lifetime. The sale value of the land is greatly reduced, if not actually destroyed.

Seed-Trees Cutting--A far more constructive policy than clear cutting, this method may be the most feasible in timberlands where conditions make it difficult if not impossible to cut selectively. Leaving seed trees to scatter their thousands of seeds over out-over land provides for natural reforestation but, like clear cutting, loses the benefits of a permanent income, since 10 to 20 years must elapse before even fast growing species can earn a return for pulpwood and much longer for saw timber. When an industrial owner controlling extensive timberlands can



plan long-term forest programs, and time is not a handicap, seed-tree cutting may be the most economical method.

Seed-tree cutting is also recommended when trees grow best in even aged stands. Longleaf pines, for example, do not thrive under older pines.

Selective Cutting--Though local conditions may determine the most practical method of logging, selective cutting is one of the best practices. Under this method, in which an annual or periodic crop of selected trees is taken, the investment is not being liquidated over a longer period of time than under clear cutting, as some are apt to believe, because new growth either in the form of seedlings or new wood added to standing and growing trees each year replaces the wood cut, and thus the original forest "capital" in terms of board-feet or cordage is maintained and renewed.

Though selective logging does not return as much for any one cutting as that received for a clear and seed-tree cut, the cash income is continuous. The investment is never exhausted--the forest is a permanent source of wealth.<sup>10</sup>

The mechanics of organization, if stressed too much, leads to the discussion of each section as an isolated unit. This is a grave fault, for certain basic criteria should characterize all the units.

Note the system of headings used in the foregoing example. Adequate heads and subheads make reading much easier, but they should not be leaned on for transition. They are not transitional devices, but are more in the nature of newspaper headlines which are put in after the story is written. The writer needs a good topic paragraph at the beginning of each section and a summarizing paragraph at the end to aid unity and coherence. The topic paragraph points back to the preceding section and outlines what is to come in the section about to be read. The summarizing paragraph sums up the discussion covered in the section and leads to the following section.

## CONCLUSIONS

Conclusions are summaries of the results of the investigation. They are conclusions of fact, not of opinion. The conclusions are

<sup>10</sup> *Southern Forestry*, pp. 47-9,

usually brief and should cover only those points which have been discussed in the text. The length of the conclusions is usually in proportion to the length of the report. For example, the conclusions to *A General Statement of the Freight Rate Situation in Southern Illinois*, a seven-page report, are contained in one paragraph:

A graphic outline of the first-class rates and a map of the freight rate territories are attached. Considered as a whole, it will be observed that rates to and from Southern Illinois are competitively related with manufacturing and industrial centers already established. Moreover, because its geographical location is on the border of all major rate territories, Southern Illinois can be assured that the railroads serving that section will accord suitable rates required in the future.<sup>20</sup>

But the conclusions to *Southern Forestry*, a 101-page report, cover seven pages. The very last section of these conclusions is reproduced below. Note the good mechanics of presentation: the list form, the underlined paragraph topics, the use of underlining for emphasis, and the references to the text. This last practice is a good one, logical but not often employed. A reader who is interested in the conclusions only can turn to them and read them. Then, if there is some point on which he would like further detail, the page reference is there, and he can turn to the right place in the text without extra effort. This report also has a one-page summary of the conclusions, with a cross reference to the complete conclusions, at the beginning of the report following the title page. Thus, every possible aid is given the reader who prefers not to start at page 1 and read through to page 101. Here is the last section of the complete conclusions:

The principal problems of forestry in the South which must be solved if it is to meet the challenge of the future may be briefly summarized:

1. Forest Management--The encouraging progress thus far made is only a beginning. A survey by the National Lumber Manufacturers Association indicates that less than 25% of the privately owned timberlands of the South are under management--and most of this area is in large industry-owned blocks. Forest management among the vast number of small owners has scarcely started. Although, as this report indicates, numerous organizations are

<sup>20</sup> *A General Statement of the Freight Rate Situation in Southern Illinois*, p. 5

already working to promote forestry in the South, the number of technically trained foresters who are in actual contact with timberland owners to advise them on specific problems is very small--far from adequate to meet the demand for skilled assistance.

Much work also remains to be done in reducing the huge annual fire losses; growing stocks must be brought up to a higher level, and cutting practices, particularly by portable sawmills, greatly improved. (Page 82)

2. Integrated Utilization--To reduce waste and to maximize returns, trees should be routed from the stump to the uses for which they are most valuable--whether pulpwood, sawtimber, poles, or piling. A few examples of integrated utilization exist in the South, but many more are needed. (Page 83)
3. Cooperative Marketing--By enabling small owners to pool their outs, with resultant increased bargaining power and knowledge of the market, the co-ops show promise of bringing better prices for farm timber and thus stimulating better management practices. The movement is in its infancy in the South. (Page 83)
4. Wood-Using Industries--Good forestry is not possible without good markets. There is room now for more forest industries in the South--the Southern Forest Experiment Station estimates that more than half of the forest area is still now within marketing distance of pulp mills. Industries employing a higher degree of processing than heretofore are needed to absorb more local labor. But in a region having abundant and cheap fuel, excellent transportation facilities, plentiful labor, and low-cost raw materials there is every reason to be optimistic about future forest industrial development. (Pages 83-85) <sup>21</sup>

## RECOMMENDATIONS

The recommendations state definitely the *action* indicated by the conclusions. This statement should be decided in tone and when possible suggest but one course of action. Sometimes the recommendations are very short and simple, as in the report on *The Veteran and Higher Education*:

What we require is a searching examination of the function of all education above the high school level, and of the

<sup>21</sup> *Southern Forestry*, pp. 92-3.

means by which higher education can be made to contribute most effectively to the economic and political welfare of the country.

To this end, I propose the early appointment by you of a National Commission on Higher Education to work on these long-run problems and to report to you in time for consideration by the Administration and the next Congress.

No matter is more important to a democratic government than the adequate education of its youth.<sup>22</sup>

Or recommendations may be rather lengthy and far-reaching as were those of the famous Rubber Survey Committee composed of James B. Conant, President of Harvard University; Karl T. Compton, President of the Massachusetts Institute of Technology; and Bernard B. Baruch, Chairman of the Committee. This committee was appointed by President Roosevelt in the summer of 1942 to study the rubber situation and to make recommendations. The effect of the following recommendations was felt by almost every person in the country:

Therefore, we recommend:

That no speed above 35 miles an hour be permitted for passenger cars and trucks. (In this way the life of the tires will be prolonged by nearly 40 per cent.)

That the annual average mileage per car now estimated as 6,700 miles be held down to 5,000, a reduction of 25 per cent. (This does not mean that each has a right to 5,000 miles a year; it applies to necessary driving.)

That more rubber than now is given to the public be released to fully maintain, by recapping or new tires, necessary civilian driving.

That a new rationing system of gasoline be devised, based on this 5,000 miles a year to save tires.

That the restrictions as to gasoline and mileage be national in their application.

That compulsory periodic tire inspection be instituted.

That a voluntary tire conservation program be put into effect until gasoline rationing can be established.

<sup>22</sup> *The Veteran and Higher Education*, p. 39.

Gas rationing is the only way of saving rubber. Every way of avoiding this method was explored, but it was found to be inescapable. This must be kept in mind: The limitation on the use of gasoline is not due to shortage of that commodity--it is wholly a measure of rubber saving. That is why the restriction is to be nationwide. Any localized measure would be unfair and futile.<sup>23</sup>

This is the one section of the report other than the letter of transmittal into which the writer can inject himself. It is his section. Of course, the recommendations are the logical outcome of the conclusions which in turn are based on the facts discussed in the text, but the writer can give his own personal interpretation of the conclusions and his own opinion as to what should be done.

#### APPENDIX

Into the appendix goes material which supplements the report proper but which is not absolutely essential to an understanding of the report. Moreover, if included in the text, it would lessen the readability of the report. Some reports have several appendices; some have none at all. Reports, like people, can get along without them. Some appendices are very short and simple; others are long and complex.

The report *A General Statement of the Freight Rate Situation in Southern Illinois* has an appendix consisting of two items: (1) A graph showing the first class rates; (2) a map of the freight rate territories.

On the other extreme is the report of the United States Strategic Bombing Survey, *The Effects of Strategic Bombing on Japan's War Economy*. This report has three appendices covering 170 pages. The rest of the report occupies only 69 pages. Appendix C, moreover, contains 205 tables of statistics.

In addition to tables, an appendix may consist of supplementary text material: pictures, blueprints, drawings, charts, graphs, maps, etc.

#### BIBLIOGRAPHY

Unless the report contains an index, and reports seldom do, the last element is the bibliography. It gives the reader the means of

<sup>23</sup> Bernard Baruch, James R. Conant, Karl T. Compton, *Report of the Rubber Survey Committee*, Washington, D.C., 1942, p. 6.

investigating the subject further and also of estimating the amount of bibliographical research which went into the report. It lists all the sources cited in the footnotes and all published material which in any way contributed to the report. The items are arranged alphabetically according to the last names of the authors, and each entry gives the author's name, exact title, the edition if not the first, the place of publication, the publisher, the date, and the number of pages in the book.

For example, the book which contributed the most to this chapter on reports would be entered as follows:

Saunders, Alta Gwinn, and C. R. Anderson, *Business Reports*, Second Edition, New York, McGraw-Hill Book Company, 1940, 468 pp.

An entry for a magazine article gives the author's name, the title of the article, the name of the magazine, date, volume number, and page number. For example, an article quoted in this chapter would be entered as follows:

Rountree, James W., Jr., "Suggestions for Writing Better Comments," *Journal of Accountancy*, LXXV (February, 1943), 140-3.

### Desirable Qualities in Reports

A report must pass four tests if it is to be successful: (1) It must be read. (2) It must be understood. (3) It must be convincing. (4) It must be acted upon. Whether it will pass these tests or not depends upon four groups of qualities, three of which are fundamental to all business writing, while the fourth pertains particularly to report writing.

### CARDINAL QUALITIES OF BUSINESS WRITING

The first group of qualities contains the basic qualities of clearness, conciseness, correctness, the "you" attitude, and vividness. Clearness depends on the grammatical structure of sentences, the proper combination of sentences into paragraphs, and the command of vocabulary. Well-written and varied sentences, forceful diction, smooth transition—all promote clearness. Mechanically, the writer can use heads and subheads, short paragraphs, and illustrations to make his presentation clearer.

Conciseness, the quality of saying much in few words, is greatly

desired in reports. Conciseness is best attained by careful rewriting of the rough draft of the report. As a general rule, the final copy should be just about half the length of the rough draft. Unnecessarily long introductions and descriptions should be guarded against.

Correctness in reports, as in letters, means faultless composition and mechanics. No mistakes of any sort should distract the reader from the message of the report.

Regarding the "you" attitude, the report writer always must keep in mind the fact that he has spent hours and days acquiring his knowledge of the subject whereas he is giving the reader only a few minutes to grasp his presentation of it. He must write from the "you" viewpoint and adapt his writing to the needs of the reader.

Vividness is also a quality of report writing, but it is obviously not to be carried as far as it is in sales-letter writing. What is desired in report writing is a live, interesting style which conveys to the reader the impression that this information is important and interesting and useful. Figures of speech—similes and metaphors—and concrete expressions help provide the vividness desired in reports.

The following paragraph of report writing is a good illustration of the qualities we have been discussing:

#### The Portable Sawmill Problem

Of the thousand of small mills in the South the majority are small portable units consisting of a single circular head saw, rudimentary head blocks, set works and drive, powered by a portable steam, diesel, or gasoline engine (perhaps the engine of a junked automobile) and operated by a crew of five or six men. The mill may be owned by a farmer, to cut logs from his own wood lot and perhaps do a little custom sawing as a side line for other farmers who have a few logs they want to convert into lumber. The typical portable sawmill operator buys small tracts of timber (usually only the stumpage, or right to cut the timber, rather than the land itself), maybe only a few acres, and moves his mill from place to place to cut it, along with such logs as he may buy locally. Unless specifically restricted in his contract with the timberland owner, the portable mill operator almost invariably clear-cuts the land, leaving no seed trees and taking every stick of timber that will make a 2 x 4—a practice that is, of course, very damaging to the forest. In general, these "peckerwood," "ground-hog," or "coffepot" mills, as they are called in

the South, produce poorly manufactured lumber, much of which is handled through concentration yards whose function it is to grade, season, and surface the rough product and distribute it to retailers in other parts of the country.<sup>24</sup>

### PRINCIPLES OF ORGANIZATION

Unity, coherence, and emphasis are essential to good report writing. Concentration on the solution to a clearly defined problem should give unity to the presentation. Everything related to the problem should be included, and nothing should be included that is not related to the problem. Precise phrasing of the objective before writing and then using the definition as a guide to determine what is relevant or irrelevant are the best ways to ensure unity.

Logical arrangement of thoughts is the source of coherence. Arrangement involves taking ideas that have survived the process of selection and putting them down on paper, not in the order in which they have come to mind but in the order in which they will best convey the message.

- To get proper emphasis, the report writer must assess each fact or idea and give each an amount of attention commensurate with its importance. He must resist the temptation to give disproportionate attention to ideas which are of more interest to him than to the reader and the temptation to emphasize facts which were very hard to get but which are not very important. The easiest way to emphasize a point is to give it more space than that given to lesser points.
- Position also determines emphasis. The beginning and ending of a report or section of a report receive more attention from the reader than the middle; therefore, these are emphatic positions.

Then there are mechanical means of giving emphasis, the best known of which are underlining and capitalizing. Indenting, extra spacing, boxing, using headings, and using charts and graphs are other ways.

Comparisons give emphasis to facts and figures. Specific expression is more emphatic than general, and finally, short sentences and paragraphs are more emphatic than long ones.

### QUALITIES OF GOOD DICTION

Exactness and adaptation characterize good diction in reports. When the writer finds himself talking exclusively in such terms as,

<sup>24</sup> *Southern Forestry*, p. 33.



"case," "instance," "nature," "character," "thing," "tendency," "sort," "problem," "standpoint," etc., he should stop and try to sharpen his diction. A report written in the above terms is certain to be fuzzy. Generalities and vague pronouns contribute to this fuzziness.

The diction must also be adapted to the capacity of the reader. If the report is directed to the public, then the language must be as simple as that of a newspaper. One of the big difficulties in writing annual reports is selecting terminology which the public will understand, for the terms accountants use are often interpreted incorrectly by laymen. A financial report which speaks of "earnings" instead of "profits," of an "income" statement instead of a "profit-and-loss" statement, and of "amount reinvested in the business" instead of "surplus," will be understood better by those readers who are not accountants, not to mention the better impression it will make on union labor and on the customers.

In general, use nouns which name things concretely; and use active, transitive verbs. Use adjectives and adverbs sparingly, and watch out for vague connectives. Finally, don't try to be impressive. The writer who wrote "Refer to page 27 *supra*" thought that he was impressing the reader, but what possible reason is there for not saying "above," or better yet, saying simply "Refer to page 27"? It is a rule of good report writing not to use an unusual word when a well-known, adequate synonym is available.

### JUDICIAL QUALITIES

The final group of qualities desirable in report writing consists of the judicial qualities—accuracy, completeness, and precision. Accuracy results from the careful recording and analysis of facts combined with exact wording. Completeness demands proof for all points made in the report. Precision will not be found if there are too many generalities and vague references. Moreover, in order to attain precision, the report writer must be able to distinguish between facts, opinions, and assumptions. Facts are unquestionable. Opinions must be backed by facts or supported by authority. The worth of assumptions depends on the reasons for making them.

### EXAMPLE OF GOOD WRITING

A most significant report was *The First Report of the United Nations Atomic Energy Commission to the Security Council on the in-*

ternational control of atomic energy. The following paragraph is from Chapter 2: "Utilization of Nuclear Fuels," and is an excellent example of clear writing on a difficult technical subject:

The characteristic of a nuclear chain reaction which is perhaps most striking is the enormous quantity of energy released in the burning of comparatively small quantities of nuclear fuels. The consumption of a kilogram (about 2.2 pounds) per day of uranium-235 generates heat at the rate of approximately a million kilowatts. The same amount of heat could be obtained by burning about 3,000 tons of coal per day, enough to supply the power and light for a city of about a million. The uses of atomic energy for the large-scale generation of electric power and for industrial heating are therefore challenging possibilities. Initially, at least, nuclear reactions will probably be used to generate heat which, by means of a heat exchanger, can provide steam for conventional turbo-generators producing electrical power. Many technical problems are involved in the use of atomic energy for power, but the development seems straightforward.<sup>25</sup>

A development as radical and new as atomic energy can be explained only in terms of processes already familiar to the reader. That is why the terms "burning" and "fuel" are used. The nuclear reactions are like ordinary combustion only in the sense that "material is used up in a self-sustaining process which releases energy." The comparison with coal gives the reader a measure by which he can realize the amount of heat produced by nuclear fuel. Considering the elements of security involved and the difficulty of writing for laymen about nuclear energy, one can see that this report is a very good piece of writing.

#### SUMMARY

The following is a good summary of what the writer must do to make his report reflect those qualities which have been discussed above:

If style is a craft, the writer is constructing. He is influencing in the reader's mind the same reaction which he himself has. The writer's materials are "words and groupings of words called sentences, paragraphs, and chapters." He uses other "groupings such as passages, explanations,

<sup>25</sup> U. S. Government Printing Office, Washington, D. C., 1947, p. 31.

retrospects," and so forth. By choosing and arranging words, he is copying so to speak, his own feelings and ideas. He is playing upon the contents of the reader's mind, for the response he gets to any particular word will depend upon the visual, auditory, tactile, and emotional response which the reader's experience has given to that word. A style of writing should be developed that will be economical of the reader's time, economical of words, careful of diction, and not devoid of personality. The writer who submits a 100-page report, sometimes merely to indicate that he has collected considerable material, when the whole investigation could be condensed at least by half, is encroaching upon an executive's time and patience and is inviting a rebuke plus instructions to rewrite. Reports dictated and not revised are usually wordy, lacking careful word discrimination and adaptation.<sup>26</sup>

## Mechanics of Reports

The report which is the most inviting in appearance has the best chance of being read. To making it inviting, the writer types it neatly on good white paper. To save time he should assemble his supplies before he starts; namely, paper, carbon paper, paper clips, an eraser, and a typewriter with clean type and a fresh ribbon. If the report is to be bound, a manila folder or standard cover should be added to the list.

Good display of text and illustrations will make the report readable. In general the principles of display are the same as those for advertising copy. Advertisers use headlines at the top of their advertisements, in the middle, and elsewhere. They use pictures, borders, and white space in order to make copy more readable. Report writers also use every mechanical device so that the cover, title page, and other prefatory material will make a good first impression; for this makes the reader more favorably disposed towards the contents of the report.

## MARGINS

Top and side margins should never be less than one inch. If the report is bound at the side, an extra inch should be allowed for the binding. The first page of the text and the first page of each chapter should have extra space at the top above the title or chapter heading.

<sup>26</sup> By permission from *Business Reports*, 2nd edition, by Alta Gwinn Saunders and C. R. Anderson. Copyrighted, 1940, by McGraw-Hill Book Company, Inc., p. 276.

The bottom margin should be at least one and a quarter inches. Try to make each page contain only an "easy eye-full" of typing.

### **SPACING**

Single- or double-spacing can be used. Double-spacing is easier to read and provides good contrast with quotations which are single-spaced. Single-spacing saves paper.

### **PARAGRAPHING**

With single-spacing, either block or indented paragraphs can be used. With double-spacing, indented paragraphs must always be used. The paragraphing is governed partly by the principles of rhetorical unity (a paragraph for each thought division) and partly by appearance. Reports should never contain long, heavy, dull-looking, hard-to-read paragraphs. Too many short paragraphs, however, suggest superficial treatment of a subject and make reading choppy.

### **QUOTATIONS**

Long quotations (more than three lines) should be indented from both margins, single-spaced, and surrounded with white space. The introduction to the quotation should end with a colon; and there should be a double space between the last line of original text and the beginning of the quotation, and between the last line of the quotation and the first line of subsequent text. This setting off of quotations gives emphasis to the quoted material and gives variety to the display. Short quotations can be run right in with the text and indicated by the conventional quotation marks which are omitted when the quotation is set off.

### **PUNCTUATION**

It should be superfluous to remark that correct punctuation is essential to rapid reading and comprehension. It would be a good idea to review the section on punctuation in a handbook of English before typing a report.

### **HEADINGS**

No device is so helpful to the reader of a report as the systematic use of headings and subheadings corresponding to the outline given in the table of contents of the report. These headings should be short,

meaningful, logically arranged, and should stand out on the page. The example on pages 798-801 illustrates the use of headings. If the outline carries to four places, the following system can be used:

I. In capitals, centered.

A. In small letters, centered.

1. In small letters, at left margin, set above paragraph.

a. In small letters, cut into paragraph.

It is a good idea to underline all headings. The arrangement does not necessarily have to be that outlined above just so long as it is systematic, clear, and emphatic.

#### TABLES AND CHARTS

Tables and charts are used to present figures and statistics clearly and concisely. No lone figure means so much to a reader as two figures compared, and a tabular comparison is better than paragraphs of prose giving the same information. For example, in annual reports, it is customary to compare current figures with those of the past year. Many companies do this in several paragraphs, taking up each set of figures and comparing them. In the following example, note how the Caterpillar Tractor Company saves space and the time of the reader by using a very simple table:<sup>27</sup>

The results of 1946 operations, compared with those of the preceding year, were as follows:

	1946	1945	Decrease
Sales .....	\$128,437,494	\$230,599,818	\$102,162,324
Costs .....	122,325,903	224,087,923	101,762.020
Profit .....	<u>\$ 6,111,591</u>	<u>\$ 6,511,895</u>	<u>\$ 400.304</u>
Profit:			
Per share of common stock .	\$3.25	\$3.46	\$ .21
Per cent of sales .....	4.76%	2.82%	

Tables, charts, graphs, maps, pictures, and diagrams have the advantages of exact representation and easy comprehension. Readers usually stop to look at them since they provide a break in the

<sup>27</sup> Reprinted from *Caterpillar 1946 Annual Report*, p. 3, by permission of the Caterpillar Tractor Co., Peoria, Illinois.

reading, make a clear-cut impression, and convey meaning quickly. They must, however, be simple and drawn in such a way as to be readily understood. A clear title should be typed above the illustration. Illustrations should face the page on which they are discussed if they cannot be placed on it. The reader should not have to hunt for tables, charts, etc., referred to in the text.

Illustrations should be numbered either with Roman or Arabic numerals, and any necessary keys and explanations should be provided.

#### BOXING AND RULING

These are good devices to use in presenting tables. Boxing means surrounding the table by plain lines or by a border. Ruling separates with lines the figures in the table. The following example shows a boxed and ruled table which presents a comparison of land in farms with farm woodlands:

*Land in Farms and Farm Woodlands*  
Illinois Central Southern States

State	Land in Farms (000 acres)	Farm Woodlands	
		(000 acres)	Percentage of Land in Farms
Alabama	19,143	7,009	36.6
Arkansas	18,045	6,171	34.2
Kentucky	20,294	4,592	22.6
Louisiana	9,996	2,950	29.5
Mississippi	19,156	6,068	31.7
Tennessee	18,488	5,219	28.2
Total	105,117	32,009	30.5

(Source: U. S. Census of Agriculture, 1940.) <sup>28</sup>

Finally, a word of caution—while illustrations as shown above are useful devices in report writing, the reader should not be hampered by pages of tables, charts, etc., which are only supplementary. Sup-

<sup>28</sup> *Southern Forestry*, Exhibit III.

plementary data in whatever form should be placed in an appendix.

## PAGINATION

In numbering the pages of a long report use small Roman numerals for the prefatory material (title page through synopsis) and Arabic numerals for the text and supplementary material. Although the title page is counted, no number appears on it. Numbers are placed at the upper right-hand corner of the page except when extra margin is left at the top as in the letter of transmittal, first page of the table of contents, first page of the report proper, and first page of a section or chapter. Then the page number is centered at the bottom. Check the system of page numbering used in this book, for an example.

## FOOTNOTES

Footnotes may be used to give additional information which does not fit into the text, to quote in detail what has been merely referred to in the text, or to define or explain some terms used in the text. Usually, however, they are used to identify and acknowledge material used. Footnotes are keyed with Arabic numerals which appear at the end of the section for which the footnote is provided and again at the bottom of the page where the footnotes are placed. The numbering can be consecutive throughout the report or can begin again at each page.

The correct form for a footnote is that of a bibliographical entry with two minor changes: (1) the author's name is usually given in the normal order; (2) the exact page reference is added. For example, the source of the foregoing information should be acknowledged by this footnote:<sup>20</sup>

<sup>20</sup> John M. Kierzek, *The Macmillan Handbook of English*, The Macmillan Company, New York, 1939, p. 207.

This should appear at the bottom of the page and, in typescript, be separated from the text by a line. Footnotes are always single-spaced. A different footnote form for published books is sometimes specified by the publisher.<sup>30</sup>

<sup>30</sup> This book, for example, follows the form given in *A Manual of Style*, the University of Chicago Press, except for permission footnotes, the form for which was specified in each case by the publisher holding the copyright.

A periodical reference would require a footnote like this:

<sup>1</sup> Richard E. Byrd, "Our Navy Explores Antarctica," *The National Geographic Magazine*, XVII (October, 1947), 429.

There are two abbreviations which save time and space in writing footnotes. "*Ibid.*" may be used to show that the footnote refers to the same work as the footnote immediately preceding. If the reference is not to the same page referred to in the preceding footnote, "*ibid.*" must be followed by the exact page reference. "*Op. cit.*" is used with the author's name and the page reference to show that the footnote refers to a work already cited but not to the one immediately preceding. Of course, it cannot be used if more than one work by that author has been mentioned. Under such circumstances a short-form footnote can be used:

<sup>1</sup> Saunders and Anderson, *Business Reports*, p. 304.

## Trends in Report Writing

The report writers of the present day are writing reports which are more interesting to read and can be read more quickly than reports of the past. It seems that imagination, ingenuity, and individuality are being given more latitude in report writing. A comparison of old and new reports shows an increase in interest appeal through the use of color, illustration, smart style, and sometimes downright sophisticated designs and arrangements of material. Verve, dash, and originality are taking the place of uninspired dullness.<sup>31</sup>

## EMPHASIS ON RESULTS

More and more emphasis is being placed on results. Conclusions and recommendations are often found now in the front of reports instead of at the back. The press of modern business sometimes requires that the results of a report be presented orally in just a few minutes of an executive's time. In such a presentation, demonstration charts of the results of the investigation can be prepared along with blown-up copies of illustrations appearing in the report. If the executive is convinced, then the report is put on record and perhaps reproduced and distributed.

<sup>31</sup> Everett C. Marston, "On Starting a New Course in Report Writing," *ABWA Bulletin*, February, 1940, p. 6.



## MORE READABLE STYLE

In some reports, annual and municipal reports particularly, a more personalized, conversational style is replacing the formal, impersonal style of reporting. The heavy, involved writing style has come under withering attack. A study of government writing, for example, revealed these faults which were discussed in a report to Congress:

1. Sentences are too long.
2. There is too much hedging—too many modifications and conditional clauses and phrases.
3. Too many weak, ineffective verbs are used.
4. Too many sentences begin the same way.
5. The attempt to be impersonal forces the use of the passive tense and indirect phrases.
6. There is an overabundance of abstract nouns.
7. There are too many prepositional phrases.
8. Too many expletives—"it is," "there are"—are used.
9. Governmentish or Federalese language prevails.
10. There is a tendency to make ideas the heroes of sentences.<sup>32</sup>

Contrast that kind of writing with this sample taken from the 1945-46 annual report of the city manager of San Diego, California:

Sewage Treatment

The disposal of sewage is in the same category as death and taxes--the problem is always with us. There are a variety of ways of dealing with this ever-present difficulty of civilization. They run all the way from the Oriental method of dumping the stuff into the street, which serves the dual purpose of a public thoroughfare and an open sewer, to purification so complete that the effluent can be used for drinking water.

Even though water is a scarce commodity in San Diego, we don't use the latter plan because of the cost. Instead, we use a process that stands about third from the top rung of perfection.

<sup>32</sup> "Ten Major Faults in Government Writing," Extension of Remarks of Hon. Knute Hill of Washington in House of Representatives, Tuesday, April 21, 1942, *Congressional Record*, Vol. 88, Part IX, p. A. 1468.

During the war 66.9% of the solids were removed from San Diego's sewage and the nearly clear liquid, or effluent as it is called, was emptied into the bay to be carried away by the tides and further purified by the sun's rays. If it hadn't been for the treatment plant, 2,494,000 pounds of disease-breeding sludge would have contaminated the Bay of San Diego.

The bacterial thugs who lurk in the sludge (that almost rhymes) just waiting for a chance to start an epidemic are lined up and summarily executed with a shot of heat from the flash dryer. The dried sludge was sold as fertilizer for \$21,905.77.

The plant was designed to handle 14 million gallons a day. The average daily flow was 22.57 million gallons as compared to 21.63 million gallons per day last year. This overload resulted in a reduction in the total amount of fertilizer produced, even though more sewage ran through the plant. Plans and specifications for trebling the capacity of the facilities to 40 million gallons per day are now being prepared. The estimated construction cost, which we don't guarantee for more than two minutes in the present fluctuating market, is \$1,200,000.<sup>33</sup>

Note that, despite the rather unconventional style of writing, all the facts are still presented.

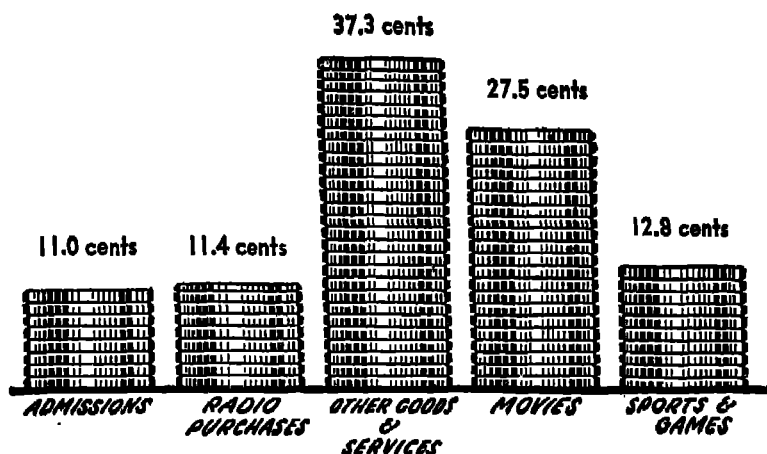
#### VISUAL PRESENTATION

It is very true that the effectiveness of a report is due almost as much to the arrangement and the form as the content. Appearance is almost as important as message, and report writers are using the same techniques in display written material on the page as advertising men use in displaying their advertisements on the magazine page and on the billboard.

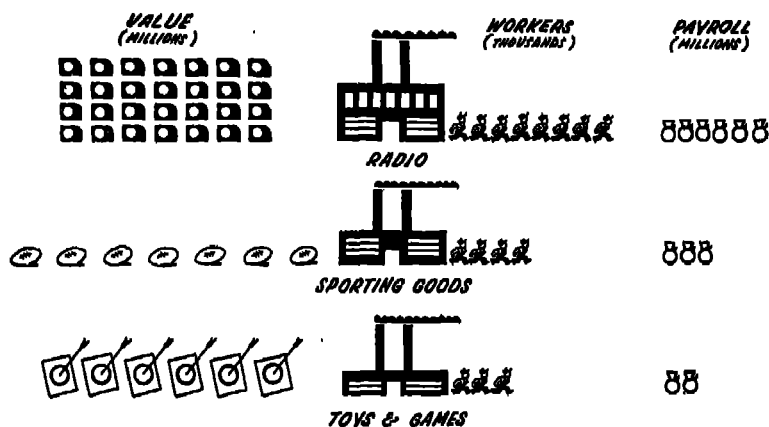
In addition to good layout, report writers are using *pictographs* (pictorial graphs) in place of the conventional bar graphs, tables, and pie charts. These graphic aids are very successful in putting comparative figures across, and the manner of presentation gets attention. On pages 819 and 820 are some examples of pictographs.<sup>34</sup>

<sup>33</sup> Reprinted from *Year Book, 1945-46*, pp. 24-5, by permission of Mr. Russell Rink, assistant to the City Manager, San Diego, California.

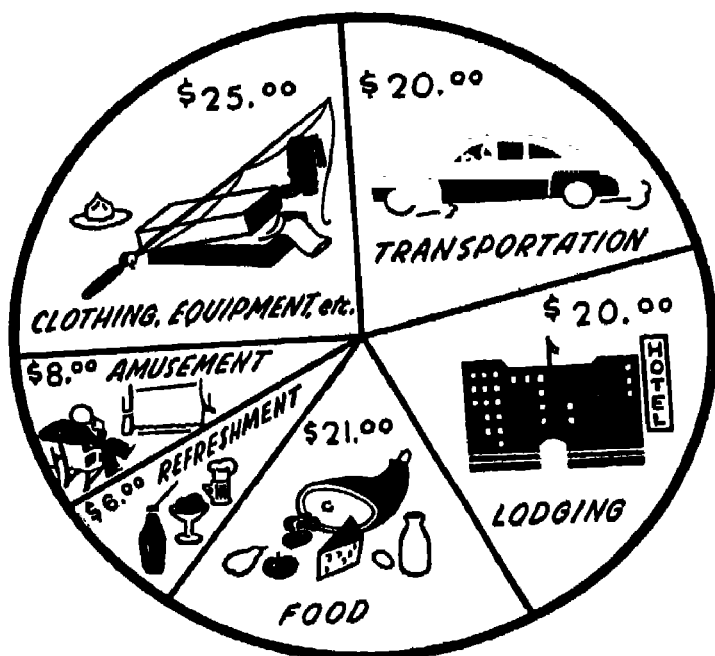
<sup>34</sup> Reproduced from *Recreation--A National Economic Asset*, pp. 4, 5, 7, and 13.



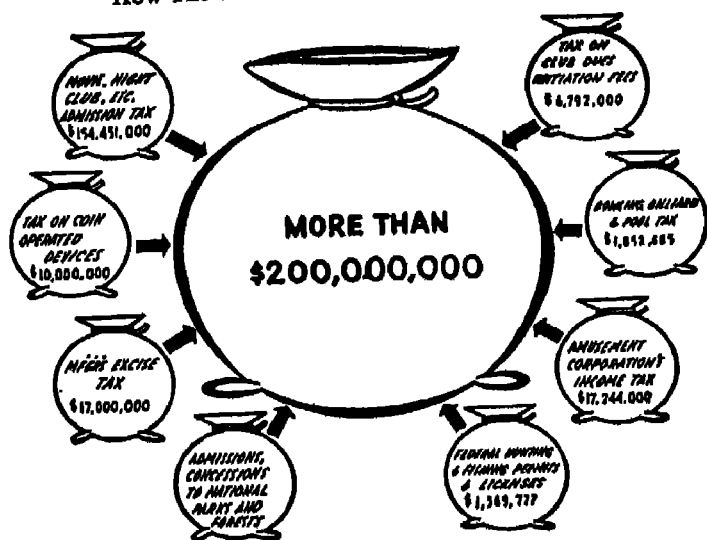
How America Spends Its Commercial Recreation Dollar



Value of Goods Produced, Payrolls, and Workers Employed by the Radio, Toys and Games, and Sporting Goods Industries



How The Tourist's Hundred Dollars is Spent



Some Sources of Federal Government Revenue from Recreation in 1943

## Summary

Good advice to the report writer is covered in these three sentences:

1. Keep the purpose of the report constantly in mind.
2. Visualize the reader.
3. Write to him clearly, concisely, and interestingly.

For, after all, the real measure of a good report is *accurate information presented clearly, concisely, and interestingly*. No amount of money spent on paper, layout, illustrations, etc., can turn a poorly planned and poorly written report into a good one.

## Problems

1. Write a short but complete business report in correct, formal, report form. This report should contain the following elements in this order: title page, letter of authorization, letter of transmittal, table of contents, introduction, text, conclusion and recommendations, and bibliography. This report should be short but at the same time should provide significant information for the person for whom it is prepared.

The following list of topics provides suggestions for the subject of your report:

### a. Business Letters

- (1) Letterheads and Stationery
- (2) The Business Letter as an Index to Personality
- (3) The Attention Step of Sales Letters
- (4) Psychological and Physical Description in Sales Letters
- (5) Types of Evidence Used in Sales Letters
- (6) Driving for Action in the Business Letter
- (7) Adaptation of the Business Letter
- (8) An Analysis of the Letters of a Particular Business or University Activity.
- (9) Sales Letters for Magazine Subscriptions
- (10) Soliciting Funds by Mail
- (11) Goodwill Letters
- (12) A Criticism of Letters in Application for a Position
- (13) Reviving Inactive Accounts
- (14) Claims as an Asset
- (15) Applying Psychology to Adjustments
- (16) The Psychology of Credit Letters (or Collection Letters)

**b. Business Projects**

- (1) Assume that you are on a committee to consider the establishment of a credit union in a publishing company employing 500 people. The purpose of the credit union is to enable members to make regular savings or to borrow money. Write an informative report containing all that the employee would need to know in order to effect an organization in the state of Illinois.

Some points to be covered are the amount which it is desirable to permit each member to add monthly to his account, the amount which he can borrow unsecured, the amount which he can borrow with security, the question of the payment of directions, and the skeleton organization required for the union.

- (2) A credit man in Kansas City writes you that he is working with the local credit bureau in preparing a short course in credit letters for their members. Submit a report to him outlining such a course. This should be designed to cover six or eight meetings. Indicate the general subject for each meeting, give five or six reference books, and list ten or twelve of the most important magazine articles published on the subject during the past three years.

(Sales, collections, or adjustments may be substituted for credits.)

**c. Personal Interests**

- (1) The activities of one of the organizations to which you belong.
- (2) An analysis of the letters you wrote and of the criticism you received during the semester.
- (3) How well do you know the advantages, disadvantages, and responsibilities of the career you have planned? What qualifications must you possess? What preparation have you made? What qualities do you lack? Prepare a thorough report on the job possibilities of the business or profession you propose to follow as your life's work. Include information on at least three different companies who might hire you.
- (4) In trade or professional journals published within the last two years, read five articles on the subject of business writing. Limit your reading to magazine articles about one type of letter, such as sales, credit, collection, adjustment, or applica-

tion. Follow your instructor's directions in preparing a report of your reading. Include a bibliography of the journals to which you refer.

- (5) An analysis of how you spend your time during one typical week with recommendations for an improved personal time budget.
2. Read a long report as assigned by your instructor and write a synopsis of it.
3. Your instructor wants to know which of several banks in the community has the most satisfactory checking account plan for one whose balance rarely exceeds \$300 and is often less than \$100. Write a short report on your findings, including title page, letter of transmittal, introduction, text, conclusions, and recommendations.
4. Assume that you are the department head of a company of your own choosing. You need a good employee. Write a letter report to the Personnel Manager outlining your needs specifically and requesting immediate action in filling the position.
5. Write a letter (or memorandum) report to the head of the department in which you are taking your major, suggesting to him eight periodicals which you think should be ordered for the new departmental reading room (or seminar). Also, explain briefly why you are including each on the list. The head of the department has requested this information from you.





## Appendix I *Handbook of English*

This handbook does not take the place of a complete grammar or textbook. It lists the major errors found in business letters and gives the symbols commonly used to mark those errors. If the brief explanation does not suffice, then refer to one of the following standard texts: *The Macmillan Handbook of English*, by John M. Kierzek; *Harbrace College Handbook*, by John C. Hodges; *Smart's Handbook of Effective Writing*, by Walter K. Smart and Daniel R. Lang; or *College Handbook of Composition*, by Edwin C. Woolley and Franklin W. Scott.

### 1. Ab ABBREVIATION

In general avoid abbreviations, with the following exceptions:

- a. Use "Inc." for "Incorporated" and "Ltd." for "Limited."
- b. Use "Co." for "Company," "Bros." for "Brothers," etc., only when the company referred to uses the abbreviated form as part of its firm name.
- c. Use title abbreviations such as "Mr.," "Mrs.," "Dr." when followed by the name of the person.
- d. Use abbreviations when typing tables.
- e. Use whatever abbreviations are in good use in the business about which you are writing.

### 2. Ad ADJECTIVES AND ADVERBS

Do not confuse adjectives and adverbs. Use the correct form for each. If you are not certain of the distinction, refer to one of the texts mentioned above.

### 3. Agr AGREEMENT

Every verb must agree with its subject; every pronoun with its antecedent.

- a. Do not let nouns or pronouns intervening between the subject and the verb confuse you.

ex. Our *stock* of art gum erasers *is* temporarily depleted.

- b. Singular subjects joined by "or" or "nor" take a singular verb. If one is singular and the other plural, then the verb should agree with the nearer.

ex. Either freight or express *is* a satisfactory means of shipping the order.

ex. Neither the manager nor the salesmen *are* at fault in this case.

- c. "Each," "either," "neither," "anybody," "anyone," "somebody," "someone," "everybody," "everyone," "no one," "nobody," etc., are used with singular verbs. "None" and "any" may be singular or plural according to the meaning of the sentence.
- d. With a collective noun use a singular verb when the group named is considered as a unit; a plural verb, when the noun is regarded as indicating the members of the group. Be consistent. Do not regard a collective noun as plural in one part of the sentence and as singular in another.

ex. The *company has* decided to increase *its* advertising budget.

- e. Pronouns agree with antecedents according to the above rules. A singular antecedent requires a singular pronoun; a plural antecedent a plural pronoun.

Two singular antecedents joined by "or" or "nor" take a singular pronoun. If one is singular and the other plural, the pronoun agrees with the nearer.

#### 4. Ap APOSTROPHE

The apostrophe is used to indicate the possessive case, to indicate omissions, and to form the plurals of letters and figures.

- a. If the word does not end in "s," add the apostrophe and "s" to form the possessive.

ex. The *firm's* letters.

- b. If the plural form ends in "s," then add only the apostrophe.

ex. The *ladies'* coats.

- c. If the singular ends in "s," add the apostrophe and another "s," but if this makes pronunciation awkward add only the apostrophe.

- d. Possession is indicated in firm names by an apostrophe and "s" added to the last word only.

ex. Anderson & Johnson's credit terms are liberal.

- e. Do not use apostrophes with personal pronouns ("ours," "hers," "its," etc.) or with the pronoun "whose."

- f. Use the apostrophe to indicate the omission of letters in contractions.

ex. *Don't* for *do not*, *it's* for *it is* (do not confuse with pronoun *its*).

- g. An apostrophe with "s" is used to form the plurals of letters, numbers, and words referred to as words.

EX. Three A's, p's, and q's, by 2's and 3's, 4's and 5's.

## 5. Cap CAPITALIZATION

Capitalize proper names, titles used with proper names, and titles of publications.

- a. Capitalize the names of people, organizations, corporations, committees, societies, etc.
- b. Capitalize titles preceding the name, adjectives used as part of or derived from proper names, or any other words used as parts of a proper name.

EX. *President* Harry S. Truman, the *Masonic* temple.

- c. Business firms often capitalize the titles of officers and departments for the sake of emphasis in their letters.

EX. Mr. Jones, our *General Manager*.

- d. Such words as "college," "company," "railroad," etc., are capitalized when used as an essential part of a proper name, not when used alone or as a substitute for the name.

EX. *Miami University*, the university; the *New York Central Railroad*, the railroad.

- e. Trade names are capitalized. Oftentimes companies will write their own trade names entirely in capitals for the sake of emphasis.

EX. LUX, CRISCO, SEE-WELL lights.

- f. Points of the compass are not capitalized except to indicate a section of the country.

EX. The shipment went *north* to Chicago. There is a great demand for our product in the *South*.

- g. Names of the seasons are not capitalized.

EX. This reversible topcoat-raincoat is especially useful in the *spring* and *fall*.

- h. In the titles of books, magazines, newspapers, and articles, capitalize the first word and all others except "a," "an," "the," conjunctions, and prepositions.

EX. *The Letters of a Self-Made Merchant to His Son*

- i. Do not capitalize the names of fields of study in college unless they are a part of the title of a specific course.

EX. My preparation consists of courses in *accounting* and *mathematics*. I found *Accounting* 13 to be a very valuable course.

## 6. Ca CASE

Use each noun or pronoun in the case required by its function in the sentence.

- a. Use the nominative case for subjects of verbs, being careful not to be misled by a parenthetical expression.

ex. I am glad to recommend Mr. Smith, *who I think will be* a capable employee.

- b. Use the nominative case when the pronoun is the subject of a clause and the whole clause is the object of the main verb.

ex. Our company will employ *whoever can meet* our requirements.

- c. Use the nominative case after "than" and "as" if the pronoun is the subject of an elliptical clause.

ex. He has more experience in selling *than I (have)*.

- d. Use the nominative case for the predicate complement.

ex. It is *I (he, she, they)*. *It is me* is acceptable in informal writing.

- e. A noun or pronoun preceding a gerund is usually in the possessive case.

ex. There can be no objection to the *company's refunding* the customer's money.

- f. The objective case is used when the noun or pronoun is the object of a verb, a verbal, or a preposition.

ex. All *of us* were pleased with our purchases.

*Without offending him* we shall offer *him* a lower salary than he requested.

- g. Be careful of the case of relative and interrogative pronouns.

ex. The man *whom* we recommended was hired.

This offer is just between you and *me*.

- h. Use the objective case for the subject, object, or predicate complement of an infinitive.

ex. They asked *us* to extend *them* credit.

## 7. Coh COHERENCE

Keep related parts of the sentence together and avoid dangling modifiers.

- a. Phrases should be close to the words they modify.

ex. *In our first letter* we asked you to ship us twelve trucks. (Not: We asked you to ship us twelve trucks in our first letter.)

- b. Adverbs such as "only," "almost," "merely," etc., should be close to the words they modify.

ex. We ordered *only* three lamps. (Not: We only ordered three lamps.)

- c. Clauses should be close to the words they modify.

EX. We shall send for your store several counter-displays *which will arrive next week*. (Not: We shall send you several counter-displays for your store which will arrive next week.)

- d. Avoid a construction which allows a modifier to refer either to a preceding or a following word.

EX. Since education is important, a man should take correspondence courses *when he is not employed*. (Not: Since education is important when a man is not employed he should take correspondence courses.)

- e. Eliminate dangling modifiers either by recasting the sentence so that the modifier agrees with the subject of the main clause or by expanding the modifier into a subordinate clause.

DANGLING: *Going over the accounts*, an error was discovered.

RECAST: *Going over the accounts*, the bookkeeper discovered an error. Or: When the bookkeeper went over the accounts, an error was discovered.

## 8. Cst. CONSTRUCTION

Sentences should be constructed so as to provide unity, subordination, emphasis, and variety.

- a. Each sentence should present a complete thought logically. Unrelated ideas should not be brought into the same sentence.
- b. Comparisons should be logical.

EX. Our *prices* are *lower than* the *prices* of any other store in town. (Not: Our *prices* are *lower than* any other *store* in town.)

- c. Avoid mixing figures of speech.

EX. We *traveled a rocky road* for a long time, but finally we got our business *rolling on the highway*. (Substitute for the last part of that sentence *on an even keel*, and you have a mixed figure of speech.)

- d. Put the main idea of a sentence in the main clause and less important ideas in subordinate clauses. Short, choppy sentences should be combined into longer ones in which the less important ideas are subordinated.

- e. Arrange the sentence to give emphasis to the important ideas. Emphasis can be attained through position (beginning and end are emphatic positions in the sentence); by arrangement of ideas in order of climax; by use of the active voice and transitive verbs instead of passive voice and intransitive verbs; by repetition of important words; and by placing a word or phrase out of its natural order.

- f. Variety of sentence length and of sentence structure makes your

letters more readable and effective. Avoid a series of short, simple sentences. Vary the beginnings of sentences.

- g. Pay particular attention to your choice of conjunctions and prepositions to make sure that they express the exact relationship between clauses, phrases, and words.
- h. Be careful of the use of "so" as a conjunction. It should not be used as a substitute for "so that." It may be used sparingly to mean "accordingly" or "therefore," but it does not give the exactness of expression and emphasis which those words give.

ex. Your check arrived after the tenth; *therefore* the cash discount does not apply. (Compare the meaning of same sentence substituting "so" for "therefore.")

## 9. D DICTION

Use the best possible word or phrase to express your meaning.

- a. Use words that are clear and accurate.
- b. Use words that are appropriate to the situation. Slang and jargon should not generally be used. Technical words should not be used in non-technical writing.
- c. Use language that is adapted to the reader.
- d. Avoid fine writing and poetic expressions.
- e. Avoid harsh combinations of sound.
- f. Select words that are in general and approved use.
- g. Use concrete and specific words in preference to abstract and general words.
- h. Choose words for their connotation as well as their denotation.
- i. Use the correct idiom.
- j. Avoid trite expressions.

## 10. Gr GRAMMAR

Write grammatically complete sentences.

Avoid treating phrases and clauses as if they were complete sentences.

## 11. =/ HYPHEN

Use hyphens in compound words.

- a. Use hyphens with two or more words forming a compound adjective *before* a noun. Compound adjectives not coming before the noun are not hyphenated.

ex. These are *up-to-the-minute* lamps. These lamps are *up to the minute*.

- b. Use hyphens with compound numbers from twenty-one to ninety-nine.
- c. Consult a dictionary for the use of hyphens in nouns.

## 12. Ital ITALICS

In typescript and manuscript, italics are indicated by underlining. They are used principally for titles of publications and for emphasis.

- a. Italicize (underline) titles of separate publications including books, magazines, newspapers, pamphlets, and bulletins. Also italicize titles of plays, musical compositions, works of art, and names of ships and aircraft.
- b. Be sparing in your use of italics for emphasis.

## 13. N NUMBERS

In general write out numbers whenever they can be expressed in one or two words. Some of the more common exceptions to this rule follow:

- a. In business writing sums of money are usually expressed in figures.
- b. Use figures for dates. When the month precedes the day, do not add the letters, "st," "nd," etc., to the day of the month. When the year is omitted, the day of the month may be written out. When the day precedes the month, the ordinal numbers may be written out or put in figures.  
EX. October 1, 1947; June 12; July sixth; the fifth of November; the 5th of November.
- c. Use figures for street numbers, for pages of a book, for decimals and percentages, and for the hour of the day when used with A.M. or P.M.
- d. A numeral beginning a sentence should be spelled out. If this is awkward, recast the sentence.
- e. Use figures for distances, dimensions, temperature, market quotations.
- f. Use figures when setting up tables or handling statistics.
- g. Use figures for typing street names above ten. Write out names of streets numbered ten and below.  
EX. 25 East Tenth Street; 84 West 51st Street.
- h. Except in legal writing do not express a sum in both figures and words.

## 14. ¶ PARAGRAPH

Each paragraph should reflect unity and coherence.

- a. Each sentence in the paragraph should contribute to the main idea of the paragraph.
- b. There should be good transition between the sentences of a paragraph and between paragraphs.
- c. The paragraph should be developed adequately.

- d. Avoid excessively long paragraphs. In business letters, the length of the paragraphs depends on the length of the letter, but as a very general rule it is not good to allow paragraphs to run over eight to ten lines. Opening and closing paragraphs are better when short.

#### 15. // **EST. PARALLEL CONSTRUCTION**

Parallel ideas should be expressed in parallel grammatical structure.

- a. To make the parallelism clear it is sometimes well to repeat a preposition or the introductory word of a phrase or clause.

**EX.** We wired them *that* we had received their check, *that* we had sent the order, and *that* it should have arrived.

- b. Expressions joined by correlative conjunctions should be parallel in structure.

**EX.** *Either* our price must be raised, *or* our sales must be increased.

#### 16. **PV POINT OF VIEW**

Keep the point of view consistent.

- a. When possible, keep the same tense and mood throughout the paragraph.

**EX.** When we *received* your letter, we immediately *began* an investigation. (Past tense throughout. Change *began* to *begin* and you have an error in point of view.)

*Make* a market survey first, and then *write* your application letter. (Imperative mood throughout. Change *write* to *you should write* and you have an error in point of view.)

- b. When possible, keep the subject and voice the same.

**EX.** *Our company* prefers to sell for cash, but *it* also solicits credit business. (Subject and voice remain the same. Change the second clause to read *but credit business is also solicited*, and you have an error in point of view.)

- c. Shifts in person and number should be avoided.

**EX.** *One* would have a better chance of getting a good job if *he* were a college man. (Change *he* to *you* and there would be an error in point of view.)

We shall be glad to cooperate to the best of our ability. (Change *our* to *my* and you have an error in point of view.)

#### 17. **P PUNCTUATION**

Use correctly the comma, semicolon, colon, and dash.

- a. The comma is used to separate main clauses joined by "and," "but," "for," "or," "nor."

**EX.** Our stockers are guaranteed, and your money will be refunded if they do not satisfy.

- b. The comma is used to set off introductory clauses and phrases.

**EX.** If you want a good vacation, we suggest that you come to Florida.



- c. The comma is used for separating items in a series.  
ex. We stock percolators, toasters, and electric mixers.
- d. The comma is used for setting off nonrestrictive elements in a sentence. Nonrestrictive elements are those which are not grammatically essential to the sentence.  
ex. Mr. Smith's letter, which I shall answer tomorrow, mentioned your recent progress.
- e. The semicolon is used between main clauses not joined by "and," "but," "for," "or," "nor."  
ex. The power needed to run it is excessive; time taken for repairs is costly.
- f. The semicolon separates main clauses connected by "however," "moreover," "therefore," "so" and other conjunctive adverbs.  
ex. You have received several notices that your account is overdue; therefore, we are confident that you will send your check soon.
- g. The semicolon separates elements which themselves contain commas.  
ex. Our vice-president, who spoke at the convention, is a Harvard graduate; but the treasurer, who did not appear on the program, never went to college.
- h. The colon is used after a word or phrase introducing and calling attention to what follows.  
ex. As preparation for an advertising career I have taken the following courses: salesmanship, marketing, and business-letter writing.
- i. A dash (formed by typing two hyphens in succession) is used to mark a sudden break in thought, to give emphasis in setting off parenthetical elements, and to set off a summary.  
ex. Determination, belief in his product, and perseverance—these are the qualities of a successful salesman.
- j. When punctuating quotations, always place commas and periods inside the final quotation marks, and colons and semicolons outside the final quotation marks. Place other punctuation marks inside when they apply to the quoted matter only, outside when they apply to the whole sentence.

## 18. REFERENCE OF PRONOUNS

Each pronoun should have only one possible antecedent.

- a. The reader should not have to decide between two possible antecedents. Each pronoun should refer unmistakably to one antecedent.
- b. The antecedent should not be too far removed from the pronoun, and the antecedent should be prominent enough in the sentence to be in the forefront of the reader's mind.

- c. Avoid reference to the general idea of a preceding clause or sentence.
- d. Avoid reference to an indefinite antecedent by the use of "it," "you," "they."

## 19. Sp SPELLING

Use the dictionary to find the correct spelling. Look carefully at the word spelled correctly, and get a visual image of it. Look up its pronunciation, and pronounce the word correctly several times. Write it correctly several times.

## 20. Syl SYLLABICATION

When it is necessary to divide words at the ends of lines, make the break only between syllables. Words are divided into syllables according to pronunciation. When in doubt, consult the dictionary.

- a. Do not divide a word to set off only one letter.
- b. Divide hyphenated words only at the hyphen.
- c. Words of only one syllable cannot be divided.

## 21. T TENSE

Use the correct tense form of the verb to show the desired time relationship.

- a. Verbs in subordinate clauses, infinitives, and participles should agree with the verb in the main clause.
- b. Use properly "shall," "will," "should," "would."
  - (1) Simple futurity is expressed in the first person by "shall" or "should" and in the second and third persons by "will" or "would."
  - (2) Determination, willingness, desire, or promise is expressed in the first person by "will" or "would" and in the second and third persons by "shall" and "should."
  - (3) Obligation is expressed by "should" in all three persons.
  - (4) Habitual action is expressed by "would" in all three persons.
- c. An infinitive should be in the present tense unless it represents action prior to that of the governing verb.

LOGICAL: I planned to answer.

ILLOGICAL: I planned to have answered.

## 22. W WORDINESS

Write concisely and avoid needless repetition.

- a. Omit words and phrases that add nothing to the meaning.
- b. Repeat only for emphasis; avoid careless repetition.

## *Appendix II The Law Relating to Business Correspondence*

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At the outset of an attempt to bring together some of the legal principles that influence business-letter writing, two warnings should be sounded. First, only the most general principles of law can be set forth with certainty because of the fact that in the United States there are forty-nine legal jurisdictions—forty-eight states and the Federal government. Even in the case of generally accepted legal concepts one or more of the states is often found to have announced a conflicting view. Therefore, in the pages which follow, it is entirely possible that the law as set forth may differ from the law of a particular state. Reference must be made to the law of the particular state involved in order that a writer of letters may act with assurance of safety. Second, the law is constantly in a state of development through the enactment of legislation sponsored by interested parties or through more enlightened opinions expressed by the courts. As a result one must be constantly on the alert to ascertain those changes that are being made in his jurisdiction.

Despite these warnings there are a number of principles which may be relied upon, and numerous situations in which the decisions given by the courts may be predicted with reasonable certainty. Familiarity with these common principles by the person in charge of business correspondence, or a particular phase of it, lends security to his position. In presenting the legal principles which follow, I shall discuss the law as it relates to three distinct types of letters; namely, sales or promotion letters, collection letters, and credit letters.

## Promotion and Sales Letters

### CONTRACTS

The culmination of all promotion and sales-letter activity is the contract. One is prone to think of a contract as a more or less formal document couched in legal verbiage and signed by all the interested parties. This may be true of many contracts involving exceedingly large sums of money, but a vast number of contracts result from a flow of informal correspondence between the interested parties. A contract, briefly defined, is an agreement between two or more parties which is enforceable by the courts. From the viewpoint of correspondence, the agreement, consisting of an offer and acceptance, is the most important feature of a contract.

An offer is the communication of a proposition by the offeror to the offeree, in which the former agrees to act or refrain from acting in a certain manner if the latter will act or refrain from acting along the lines indicated. The reply, by which the offeree makes known his willingness to be bound by the terms of the offeror, is known as an *acceptance*, and when it becomes effective it causes the offer to ripen into a *contract*. At least three problems—as they relate to offers—are certain to develop in the course of sales-promotion work: (1) How definite must a proposition be before the one receiving it is justified in assuming that an offer has been made? (2) At what time does the writing become effective as an offer or as a revocation of the offer in case the offeror desires to withdraw it? and (3) How long does a letter once written continue to act as an offer?

In answer to the first query, it may be said that mere preliminary negotiations, consisting of circular letters or containing price lists which act as invitations to the public to trade with the sender, are not offers. An offer must be fairly definite as to price, terms, and the number of items or units to be sold, and it should be so worded as to make the recipient feel, as a reasonable person, that the writer has indicated his willingness to enter into an agreement with the offeree along rather definite lines. Out of these principles has grown the legal maxim that “a mere quotation of price is not an offer.”

Accordingly, if A writes to B making inquiry as to the price at which the latter is selling a certain kind and weight of cloth, and B replies that the present price is ten cents a yard, it is clear that at this point no offer has been made by either party. This correspondence has been of a preliminary nature, and an offer is made

only when A orders 10,000 yards of the cloth. B is still at liberty to accept or reject the offer, and it is only when he clearly indicates his acceptance of A's proposition that a contract results. Perhaps it should be noted that a circular letter, definite in language, may constitute an offer if it contains a promise for certain action requested on behalf of the offeree. To illustrate, a circular letter by a grocer to the farmers of his neighborhood promising to pay a certain price for all eggs delivered at his store by a certain date, or one by a manufacturer to several foundries promising a certain price for all castings of certain specifications delivered within a certain time, would be sufficiently definite to operate as an offer.

An offer is not effective until it is communicated to the offeree by the offeror or his authorized agent. Consequently an offer must be written, mailed, and received by the offeree before it can be accepted by the other party. If the letter is lost in the mails or for some other reason is never delivered, no offer has been made. Once the offer has been received, it remains open until it is withdrawn, lapses, is rejected, or is accepted. The offeror is at liberty to withdraw his offer at any time before it is accepted. The revocation of the offer is not effective, however, until it reaches the offeree. So long as the offer is not withdrawn, it continues for a reasonable period of time unless it has indicated a particular time limit, in which case it lapses at the expiration of the time specified. In determining what is a reasonable time in this connection, the courts consider the nature of the article to be sold and the circumstances under which the offer is made. For example, an offer by telegram to sell wheat would certainly lapse much sooner than an offer by letter to sell a farm.

Regarding the acceptance by correspondence, there are two matters which merit special consideration: (1) How definite must the acceptance be? and (2) When does a letter of acceptance become effective? To conclude negotiations and thus form a contract, the letter of acceptance must clearly indicate the willingness of the offeree to be bound by the exact terms of the offer. Because of this principle, the courts have generally held that a card or letter which merely acknowledges the receipt of an order for goods is not an acceptance. For example, a card which read, "We acknowledge receipt of your order of March 15. Same shall have our prompt and careful attention" was held not to be an acceptance. If it had read, "We acknowledge receipt of your order of March 15. The goods will go forward immediately from our nearest factory," a contract would have been formed. In the latter case, the offeree

clearly agreed to act, whereas in the former case his language was ambiguous and uncertain.

It should be apparent that an attempted acceptance which varies the terms of the offer is not an acceptance, but is rather the rejecting of the original offer and the making of a new offer. That is, if A offers to sell 500 units of a certain commodity at \$1.10 each to B, and B orders 400 units, no contract is formed. B has rejected the original offer of 500 units and has made a new offer for 400 units. It is now too late for him to change his mind and to accept the original offer. A mere request for additional information or a suggestion in the acceptance that more favorable terms would be appreciated does not qualify the acceptance in any manner. Therefore, in the previous illustration, if B had ordered 500 units and then suggested that he would prefer to take only 400 if A would ship them at the same price, a contract for 500 units would have been formed unless A consented to the different arrangement.

If an offer is received by mail or is made verbally and remains open, an acceptance sent by mail becomes effective as soon as it is posted, providing it is properly addressed and stamped. Consequently, if it is lost or delayed in the mails, and the seller thinks that the offeree has not accepted, a contract is formed nevertheless. The mail is said to be the agent of the offeror, and its misconduct should not cause the offeree any inconvenience. If the offer is made by telegram or telephone, it is generally held that an acceptance by mail is not effective until such time as it is received by the offeror. In such a case, a telegram or rejection which reached the offeror before the letter of acceptance would negate the letter although the letter were sent out first. On the other hand, in cases where the offer is received by mail, an acceptance by mail cannot be retracted, and a contract is immediately formed. If the offeror does not desire to have the acceptance complete as soon as it is posted, he may stipulate in his offer that no acceptance shall be effective until it is actually received by him. Such a provision would impose the duty upon the offeree to see that the letter of acceptance was actually delivered before the offer lapsed or was withdrawn.

## WARRANTIES

Warranties made by the seller of merchandise are of two kinds, expressed and implied. An expressed warranty consists of a definite statement made to the prospective purchaser about the nature of the goods to be sold. An implied warranty results from the nature of the transaction. Consequently, every seller impliedly warrants

that he has title to the article sold and that it is free and clear of encumbrances except those mentioned. Likewise, everyone regularly engaged in selling goods impliedly warrants that the goods sold are reasonably fit for the general purpose for which they are sold; in other words, that they are merchantable. In certain cases, there is also a warranty that the article sold is fit for the particular purpose for which the buyer desires to use it. This latter warranty arises only when the purchaser makes known to the seller his particular need and relies upon the judgment of the seller to satisfy that need. For example, if a buyer orders from a manufacturer a furnace by factory number, he is entitled to receive only that kind of furnace which performs as other furnaces of like kind usually perform. On the other hand, if the buyer desires a furnace to heat a house of certain dimensions, and the seller ships one by factory number, there is the further warranty that it will do satisfactorily what the buyer desired. If the seller desires to negative any of the implied warranties indicated above, he can do so in his correspondence only by very definite and explicit language to that effect. A general statement to the effect that "only warranties contained herein are a part of this agreement" will not exclude implied warranties.

In general, it may be said that letters sent out by manufacturers to retailers extolling the merits of the goods sold give the consumer who purchases from the retailer no cause of action against the manufacturer in the event the goods fall short of meeting the standards incorporated in the statements. There is no contractual relationship between the consumer and the manufacturer; so in all cases, the consumer must look to the dealer for damages arising from a breach of warranty. The dealer in his turn may look to the manufacturer. If the manufacturer, however, intentionally mails out advertising material to consumers which is known to be false, and in reliance thereon the consumer buys from a retailer, the purchaser may bring a tort action of deceit against the manufacturer. This action is not based on a contract but upon the damage occasioned by the deceit of the other party.

## Collection Letters

### EXTORTION

The collection of overdue accounts presents many interesting legal problems, not the least of these being the possible legal liability of the person responsible for mailing collection letters or cards. It has become somewhat customary in desperate cases to threaten the debtor with certain legal action in case the obligation

is not satisfied by him. This practice is entirely proper so long as the *threats relate to civil actions which may be taken to recover the amount which is unpaid*. When it takes the form of a threat of criminal prosecution, however, the person who mails the threatening letter enters upon dangerous ground. The following statement involving blackmail or extortion is taken from the Criminal Code of the United States:

"Whosoever shall, under threat of informing or as a consideration for not informing, against any violation of any law of the United States, demand or receive any money or other valuable thing, shall be fined not more than two thousand dollars, or imprisoned not more than one year, or both."<sup>1</sup>

The various states have enacted legislation similar in character. Consequently, an attempt to collect money by means of a letter which threatens criminal action exposes the sender to the possibility of some criminal action being taken against him or her. The following quotation is taken from a Texas case.<sup>2</sup>

"A party may be guilty of the offense of sending or delivering a letter threatening to accuse another of a criminal offense, with the view of extorting money, although the party may be justly indebted to the sender of such letter."

## **LIBEL**

Whenever a collection letter contains information which might be injurious to the credit or character of the debtor, there arises the possibility of libel. In a very general way, libel consists in the publication of a written or printed statement about one's character or reputation which tends to defame or injure that person in his business or profession, or which subjects him to public ridicule or scorn. One who is found guilty of libel may be subjected to both civil and criminal prosecution; that is, the injured person may successfully maintain an action to recover for the damages sustained by reason of the publication of the libelous matter and in addition the state may impose a fine or jail sentence upon the guilty party.

To illustrate, let us assume that a creditor mails a letter to the employer of his debtor in which he complains of the nonpayment of an account by the employee and either directly or by inference suggests dishonesty or unreliability on the part of the employee.

<sup>1</sup> U.S. Code (1934 ed.) Title 18, Sec. 250.

<sup>2</sup> *Cohen v. State*, 37 Tex. Crim. R. 118.



Or again, that the letter is mailed directly to the debtor in which the sender attacks the character of the debtor, and the letter is opened by some third person authorized to do so. In each of these cases, the sender is probably guilty of libel unless he can successfully assert certain defenses which are available in libel cases. The two defenses of which one may at times avail himself are good faith and truth. In criminal cases, the absence of any malicious intent is usually a complete defense. The truth of the statement is no defense if it is made with malicious intent. Whenever both truth and good motive are found, the sender of defamatory letters is never guilty of libel.

In civil cases, those instituted by the debtor to recover damages for the injury sustained, the vast majority of the states hold that truth is a good defense even though the statement is made with malicious intent. There is a small group of states, however, which hold that even in civil actions truth must be accompanied by good motive. In civil actions for libel good motive alone is not a good defense. Even though the sender of the letter thought the statements to be true, in case they prove to be untrue, and the recipient is damaged, the sender is liable.

Since one of the elements in libel is the publication of the damaging statements, some attention should be given to that phase of the subject. The essence of libel consists in making known the libelous material to third parties. If a letter containing defamatory material is mailed directly to the party concerned, and the sender has no reason to believe that it will be opened by anyone else, libel has not been committed. If, however, the sender is aware that an employee customarily opens all mail received, publication has taken place if an employee reads the letter. Where an unsealed envelope is used, and proof is presented that a stranger has opened it out of curiosity and has read the libelous material, liability results. The sender should always mail information which reflects upon the character or integrity of a person in a sealed envelope. In such cases, if the recipient becomes angry and shows the communication to third parties, no tort has been committed. In such a case, the recipient is responsible for the publication and not the person sending the letter.

Occasionally one finds post cards being used to aid in the collection of accounts. The following quotation found on a card taken from a recent North Carolina case<sup>3</sup> offers an excellent illustration:

<sup>3</sup> Bruce McKeel v. Jos R. Latham.

"The only reason why I think you are lower than a thief is that the thief takes without promising anything. I will try to remember to send you a card next year."

From post cards of this character a rule has taken more or less definite form to the effect that mailing "dunning statements" on a post card constitutes libel. In announcing to the public that the debtor is slow in meeting his obligations, the sender is likely to injure the credit of the debtor when there is no sound reason for doing so. Such correspondence should be sent in sealed envelopes.

## Credit Letters

### DECEIT

A letter containing credit information about a third party involves two distinct legal problems. Since the duties involved run in favor of different parties the person supplying the information is presented with somewhat of a quandary. If the information given to the party requesting it is unduly favorable to the person whose credit is in question, the recipient may under certain circumstances recover damages in a tort action of deceit; whereas if the report is untrue in that it presents the matter in a light unfavorable to the proposed debtor, he may maintain an action of libel. The action of deceit is based upon an intentional misrepresentation—or one recklessly made without regard to its truth or falsity—made for the purpose of inducing another to rely upon it. If the person to whom the representation is made does rely upon it to his detriment, he may recover for any damages sustained. From these remarks it will be observed that if the one who supplies the information is honest in his opinion and has taken reasonable pains to ascertain the truth of statements made, no liability can result. When the information is requested, in most cases it is known that the party supplying the information is giving no more than his personal opinion; consequently if an honest opinion is fairly given, no cause of action arises. One who shares credit information with another does well to make it clear that the statements contained in the letter are matters of opinion only, being based on such information as the informant has at hand. If facts and figures are presented, he should make certain of their accuracy.

### LIBEL

As indicated previously, the publication of defamatory material is the essence of libel. To a civil action of libel, truth is always a

good defense, and in criminal cases good faith may be urged as a defense. Whenever the credit information or the inferences to be drawn therefrom are untrue, the injured person may successfully maintain an action for damages unless the informant is allowed to offer privilege as a defense.

In those cases in which the informant has a special interest which he seeks to protect through giving information, his communication is said to be privileged. Similarly, if information is requested by one who has a definite interest to protect, the one who supplies the information is privileged. An exchange of knowledge which is essential to the orderly conduct of business ought not to be burdened with the thought that it may result in a criminal or civil liability. Because of the principle of privilege, one who gives credit information, at the request of one who expects to use the information as a basis for extending or denying credit, is not guilty of libel even though his information is untrue. An employee who forwards facts concerning the credit rating of a proposed customer to his employer is not liable if his information is later found to be incorrect. Even in these cases, the right to use privilege as a defense in an action for libel may be lost if the person is negligent in obtaining the information conveyed. Likewise, if the statements are volunteered when not requested or malice is apparent from the character of the letter, privilege will be denied, and the person making the erroneous statements will be liable as in other cases of libel. For example, if A, without request therefor, volunteers to B credit information relating to C which is untrue and defamatory, A must, so far as he is able, compensate C for the injury done to him.

The communications of mercantile agencies are probably privileged, although the law is somewhat unsettled at this point. If the information is sent only to persons having a present interest in it, no liability in favor of the injured party is said to result. When the information is sent to all who subscribe to the service, including those who have no immediate interest in the information, untrue statements are probably libelous although they were made in good faith.

There is another class of cases about which the law is still undetermined. It concerns those cases in which a group of competitors agree not to extend credit to certain individuals so long as they are on the delinquent list of any member of the association. In other words, the members volunteer, through correspondence, information from which a "black list" is created. In those cases in which the debtors are denied the right to purchase either for cash or credit from members, privilege is probably lost, but if the

list is used merely to stop further extensions of credit by members of the organization, the one giving the information probably can set up privilege as an effective defense in case he is sued on the grounds of libel.

### Legal Rights in Letters

Briefly stated, the right of the recipient to retain letters once they have been received is unquestioned. The paper upon which they are written belongs to him, and he may sue for and receive them from anyone—even the sender—who has interfered with his right of possession. The recipient has no right to publish the contents of letters without the consent of the sender. To this extent the person receiving letters is limited in the use which he may make of them, and the sender of the letters is protected from unfavorable publicity.

## Appendix III Letter Cost

A business firm by using the following formula for determining letter costs, made by Mr. Benjamin R. Haynes and Mr. Harry T. Miller, can now determine its own letter costs. The method of procedure is adaptable to large and to small organizations, and an explanation of the method used in determining the average value for each element is given in the pages accompanying the formula, so that the same method may be used in arriving at comparable figures. The figures given and the periods of time suggested in the formula are used for illustrative reasons only. The figures are in no wise standards of cost. Each person or firm interested in determining the cost of his letters must substitute the results of his cost analysis for the illustrative figures given.

### FORMULA FOR DETERMINING LETTER COSTS <sup>1</sup>

#### A. Labor Costs (measurable elements):

- A-1 Cost of dictation (\$.2003, based on \$2,500 salary)
- A-2 Cost of taking dictation (\$.1002, based on \$1,250 salary)
- A-3 Cost of transcription (\$.1002, based on \$1,250 salary)
- A-4 File clerk costs \*
- A-5 Mail clerk costs \*
- A-6 Messenger costs \*

#### B. Supply Costs (measurable elements):

- B-1 Carbon paper (\$.00100)
- B-2 Typewriter ribbons \*
- B-3 Stenographers' notebooks (\$.00166)
- B-4 Stenographers' pencils and pens \*
- B-5 Postage (\$.02900)
- B-6 Stationery (\$.00600)

<sup>1</sup> Reprinted from *How Much Does It Cost to Write Letters?* by Benjamin R. Haynes and Harry T. Miller by permission of the Gregg Publishing Company. Copyright 1941 by the Gregg Publishing Company.

\* No figures were obtained.

- B-7 Office equipment depreciation and cost control \*
- B-8 Dictation equipment depreciation and cost control \*
- B-9 Filing equipment depreciation and cost control \*
- B-10 Miscellaneous equipment
- C. Overhead and Miscellaneous Costs (measurable under certain conditions):
  - C-1 Supervisory costs (No attempt has been made to assign overhead costs)
  - C-2 Leave costs
  - C-3 Power and light costs
  - C-Telephone costs
  - C-5 Heat costs
  - C-6 Janitorial costs
  - C-7 Rental of floor space
  - C-8 Insurance costs
  - C-9 Taxes
  - C-10 Repairs
- D. Immeasurable Cost Elements:
  - D-1 Working conditions
  - D-2 Equipment and supplies
  - D-3 Psychological factors
  - D-4 Office services
  - D-5 Letter style

### RELATION OF LETTER COST TO PROFIT

A firm which would make letters pay greater profits finds that it must solve one or more of the following concrete problems. An accurate solution of these problems helps it to lower the total cost of conducting business and hence to meet competition.

1. Can the cost of letters be reduced without impairing their effectiveness?
2. Can the effectiveness of letters be increased at no greater cost?
3. Will increased cost of letters increase their effectiveness?

The following table contains suggestions of various offices on how the greatest savings can be made in "cutting correspondence costs." Their source is the 252 offices of large and small businesses which coöperated with The Dartnell Corporation in making the study mentioned above, both on the cost of correspondence and on cutting costs of correspondence.

TABLE FOR CUTTING CORRESPONDENCE COSTS <sup>2</sup>

I. *Indirect Costs*—Waste, overhead salaries, and office expenses can be cut by:

1. Centralizing stenographic department, transcription department, and filing department
2. Making good office layout
3. Using current and corrected mailing lists
4. Writing letters that do a complete job

II. *Direct Costs*—Salaries can be reduced by:

1. Eliminating needless words and phrases
2. Using form letters where possible
3. Eliminating the necessity of rewriting letters
4. Streamlining business letters
5. Using good dictation methods
6. Using good transcription methods
7. Studying correspondence carefully before actually dictating letters
8. Training in efficient handling of mail and letters
9. Selecting employees carefully.
10. Eliminating all duplication of effort
11. Omitting useless correspondence.
12. Increasing floor space in office to facilitate handling all correspondence properly

*Direct Costs*—Stationery, stamps, and supplies can be cut by:

1. Using window envelopes
2. Controlling special delivery, air mail, and registered mail
3. Enclosing as many letters as possible in one envelope when letters go to the same customer or the same branch office
4. Enclosing all letters to a branch office in one envelope if they are sent out the same day
5. Installing modern mechanical equipment such as letter openers, postage meters, etc.

*Direct Costs*—Equipment and supplies can be cut by:

1. Efficient use of desks and typewriters
2. Proper care of office and mailing appliances
3. Careful control of stenographers' supplies
4. Efficient use of filing cases
5. Efficient use of filing supplies

<sup>2</sup> Reprinted by permission of The Dartnell Corporation, Chicago, Illinois.

In working with letter costs you need always to keep certain considerations uppermost. "Trying to find the cost of a letter with the idea of establishing its *worth* to you," according to the Hampshire Paper Company, "is working dangerous deception." If a letter should have landed a five thousand dollar contract and failed, then it has cost you profit, perhaps prestige, a chance for future business—it may have strengthened your successful competitor at a critical time. If a letter sent in connection with an expensive catalog is poor, if a letter fails to pave the way for a salesman, if promotion letters and answers to inquiries and letters following them up are not all that they should be, letters attempting to lower the direct costs are likely to result in large indirect costs.

The study *How Much Does It Cost to Write Letters?*<sup>9</sup> also gives some considerations to bear in mind. For example, if a company expends fifty cents in writing a letter, it does not save fifty cents merely by refusing to write that letter. If the employee who would have dictated the unwritten letter and the typist who would have transcribed it are still on the payroll, if their time is not required to perform some other function necessary at the stated time, and if their office equipment is still on the company ledger, a decision not to write a certain letter may save the company only a few cents in supplies and postage. Also, failure to write the letter might result in a greater loss by actual loss of sales or by loss of goodwill.<sup>9</sup>

The study points out that the largest cost elements in letter production are the salaries of the person dictating the letter and of the stenographer who takes and transcribes the letter. The second largest cost element exists in the equipment investment and the supply charges. The study is valuable in that it suggests specific methods of decreasing a number of the individual unit costs. For example, the cost of recording letters in shorthand may be reduced by (1) adopting form paragraphs or form letters, (2) having a definite time for dictation, and (3) giving in-service training in shorthand, stressing technical vocabularies peculiar to the company. The time of the stenographer may be further reduced if the dictator organizes his thoughts carefully before the letters are dictated. Naturally, the labor cost of dictation is eliminated when dictating equipment is used, but there are equipment costs to be taken into consideration.

<sup>9</sup> Haynes and Miller, *op. cit.*



## Appendix IV Letter Arrangement

The following excerpts from *Printers' Ink*<sup>1</sup> show some interesting variations in typewritten arrangements. They include comments concerning each arrangement.

It's a fact . . .

. . . that the "short, short" letter of one or two paragraphs is often written with little regard for margins. The lines sprawl raggedly from one edge of the paper to the other with abandon.

It takes but a second for a good typist to adjust the margin stops, and the effect is at once apparent. A stenographer who takes pride in the appearance of her letters never overlooks the importance of appropriately wide margins for all short margins.

\* \* \* \* \*

A form that improves  
the appearance of long letters

Paragraph indentation is used widely by direct-mail advertisers to drive home compelling points. It is a device which might profitably be employed more often in business correspondence.

To give a letter greater interest, to hammer home salient points, try indenting two or three paragraphs in this fashion. Letters which are long and involved can be made especially pleasing to the reader by indentation. It permits more rapid reading, too, and is a useful method of focusing attention on an important point.

A sales manager once chided his assistant because the bulletins written by the latter were considered pretty dry. The busy young man had no time to give such routine bulletins the attention he would have liked to give them. But he hit upon the expedient of varying the way in which each bulletin was produced, by indenting certain paragraphs and other methods of mechanical emphasis. Subsequently, his boss complimented him on the way he was injecting "life" into the bulletins.

<sup>1</sup> Reprinted from "Do Your Letters Look the Part?" *Printers' Ink*, December 15, 1944, pp. 22-3, by W. V. Cunningham by permission of *Printers' Ink Publishing Company*. Copyright 1944 by *Printers' Ink Publishing Company*.

*Effective Business English*

Paragraph indentation is especially effective in long sales letters or presentations. When you consider that thousands and thousands of sales letters are whisked unceremoniously into the wastepaper basket, you can appreciate that nothing—no matter how trivial—should be overlooked toward making them distinctive and attractive.

All that most form letters get is a quick glance, and if there is nothing about them that catches the eye they reach the wastepaper basket unread. So, especially in a sales letter, if the "copy" doesn't stop the reader, possibly the layout of the letter will do the trick.

It's worth a try!

. . . . .

To correspondents  
e v e r y w h e r e

One of the simplest and most useful methods of insuring clarity in letters is to divide in numerical fashion the points to be emphasized, and to set off these points by indentation on both sides.

1. Salesmen like this device because it opens up the letter and permits swift reading. A letter organized in this manner can be quickly scanned by the recipient. Each subject stands out and is not overlooked. In the case of salesmen who receive a lot of mail—and most of them do—quick comprehension is desirable.
2. This form of presentation places strong emphasis wherever desired. Each salient thought can be given effective high-lighting unobserved by pointless connectives.
3. A letter paragraphed in this manner can be dictated more rapidly, too, because it is easier to organize your thoughts on a one-two-three basis.

A moment's thought will bring to mind many instances where this type of letter form can be useful: in bulletins where several subjects are to be covered and in answering inquiries containing multiple requests.

Note that the numbered paragraphs are indented on either side for further emphasis. The entire letter is thereby made more attractive and inviting to read. It's a practical way to make sure of your letters being read.

Use this form to speed the day's  
mail, and to encourage prompt replies.

. . . . .

Use "type-ical" emphasis  
for MORE EFFECTIVE  
letters

The use of CAPITAL LETTER and other kinds of mechanical emphasis is usually left to the discretion of the stenographer. However, in *sales letters*—where EACH WORD COUNTS—a moderate use of caps, dashes, and *underlined words and phrases*, will undoubtedly stimulate interest and improve expressiveness. The danger lies in going to extremes. Used to excess this treatment will make a letter look choppy and uninviting. But properly used it is a device that ought not be overlooked if you would have your letters RING . . . with vigor, clarity and interest.

THIS MUCH IS TRUE—and here again we are thinking particularly of sales letters—if your letter is to be *compelling*, full of real ATTENTION APPEAL, make it look *exciting*, full of *promise*! Even at the expense, occasionally, of grammatical correctness. Human nature, being what it is, will cause your letter to be read!

Make it look IMPORTANT . . . with caps

Capitalization, dashes, underlined words and phrases, *letter spacing*—these are to letters what *inflection* is to the voice. How boring it is to listen to someone who talks in a monotone! Even if he speaks the wisdom of a SOLOMON, you miss the force and meaning of his statements unless you pay close attention. LETTERS can be monotones, too; so put LIFE into them—*inflection*, if you please—by means of "type-ical" emphasis.

Again, use judgment in employing caps, dashes, etc. Most of all you want your letters to SHINE with *sincerity* and *persuasiveness*, not to GLITTER with high pressure banality. This example is purposely exaggerated to illustrate the ideas expressed. Even so, were it placed in a stack of typical incoming morning mail, chances are it would be more *provocative* and *appealing* than many others.

BEWARE OF THE GAPING MAW OF THE WASTEPAPER BASKET!

Make your letter TALK!

\* \* \* \* \*

Here's another  
good letter idea:

This one is borrowed from the newspapers and magazines. It is, in fact, used universally in all printed matter to improve orderliness, interest and coherence.

## *Effective Business English*

*Use headlines, sub-heads, and captions*

A sentence is the expression of a single thought. A paragraph is a group of sentences expressing related thoughts. But there are further distinctions in dividing the thought-relations of subject matter.

The average article or story you read in the newspapers or magazines is divided in appropriate places by sub-heads. Why not employ the same idea in letters? In certain types of direct-mail solicitations this device is used freely. Why it has not been more generally adopted is puzzling.

• • • • •

Where you wish to cover two or more unrelated matters in a letter, prepare the reader for your change of thought by using a few asterisks. You're doing the recipient of your letter a favor when you employ this device. It adds distinction to the typed page and raises its interest value.

Both of these devices help make letters more effective. Use them to make your letters more interesting, to improve their appearance, to make them measurably more resultful.

Try them out in your  
letters tomorrow!

## *Appendix V    Correct Letter Salutations*

ABBOT: My dear Father Doe

ADJUTANT GENERAL: Dear Sir, Dear General Shaw

ADMIRAL: Dear Sir, Dear Admiral Stark

ADMINISTRATOR OF A FEDERAL AGENCY: Sir, My dear Mr. Roe

ALDERMAN: Dear Sir, Dear Alderman Murphy

AMBASSADOR (AMERICAN): Sir, My dear Mr. Ambassador, Excellency;  
(FOREIGN): Excellency, My dear Mr. Ambassador

ARCHBISHOP (ANGLICAN): My Lord Archbishop, My dear Archbishop

ARCHBISHOP: Your Excellency, Most Reverend Archbishop, My dear Arch-  
bishop

ARCHBISHOP'S WIFE: Dear Mrs. Blank

ARCHDEACON: Venerable Sir, My dear Archdeacon

ASSOCIATE JUSTICE, U.S. SUPREME COURT: Sir, My dear Mr. Justice, Dear  
Justice Doe

BARON: Sir, My dear Lord Duffield

BARONESS: Madam, My dear Lady Sheffield

BARONET: Sir, Dear Sir Charles

BARONET'S WIFE: Madam, My dear Lady Smith

BISHOP, PRESIDING (PROTESTANT EPISCOPAL CHURCH IN AMERICA): Most  
Reverend Sir, My dear Bishop Roe, My dear Bishop

BISHOP (OTHER PROTESTANT EPISCOPAL): Right Reverend Sir, My dear  
Bishop, My dear Bishop Roe

BISHOP (ANGLICAN): My Lord Bishop, My dear Bishop

BISHOP (ROMAN CATHOLIC): Your Excellency, Most Reverend Sir, My dear  
Bishop

BISHOP (METHODIST): Reverend Sir, My dear Bishop

BISHOP (MORMON): Sir, My dear Mr. Roe

BRIGADIER GENERAL: Dear Sir, Dear General Black

CABINET MEMBER: Sir, Dear Mr. Secretary

CADET: Dear Sir, Dear Cadet Jones, Dear Mr. Jones

CANON (ANGLICAN): Reverend Sir, My dear Canon Smith

CAPTAIN: Dear Sir, Dear Captain Lee

CARDINAL: Your Eminence

CATHOLIC SCHOOL: Reverend Sirs, Reverend Sisters  
 CHAPLAIN IN THE U.S. ARMY OR NAVY: Reverend Sir, My dear Chaplain  
 CHARGÉ D'AFFAIRES: Sir, My dear Mr. Chargé d'Affaires  
 CHIEF JUSTICE OF THE U.S. SUPREME COURT: Sir, Dear Mr. Chief Justice  
 CLERGYMAN: Dear Sir, My dear Sir, Dear Mr. Jacobs, Dear Dr. Jacobs (if  
 entitled to the degree)

COLLEGE OR UNIVERSITY INSTRUCTOR: Dear Mr. Stair (unless entitled to a  
 degree such as Dr.)

COLONEL: Dear Sir, Dear Colonel Smith

COMMANDER: Dear Sir, Dear Commander Trigger

CONGRESSMAN: (See "Representative" and "Senator")

CONSUL: Sir, Dear Mr. Consul, My dear Mr. Doe

CONVENT: Reverend Sisters

CORPORAL: Dear Sir, Dear Corporal Brown, Dear Mr. Brown

CORPORATION: Gentlemen

COUNTRESS: Madam, My dear Lady Birmingham

DEAN: Very Reverend

DEAN (ANGELICAN): Very Reverend Sir, My dear Dean Jordan

DEAN OF A COLLEGE: Dear Sir, Dear Dean Brown, Dear Miss Bright

DUCHESS: Madam, Dear Duchess

DUKE: Sir, Dear Lord Chesterfield

EARL: Sir, My dear Lord England

ENSIGN: Dear Sir, Dear Ensign White, Dear Mr. White

GENERAL: Sir, Dear Sir, Dear General Green

GOVERNOR: Dear Sir, Dear Governor Roose

GOVERNOR GENERAL OF A DOMINION OR COLONY: Excellency, My dear Gov-  
 ernor General

HOSPITAL (CATHOLIC): Reverend Sisters

HOSPITAL (GENERAL): Gentlemen

JUDGE: Dear Sir, Dear Judge Mann; (if woman) Dear Madam, Dear  
 Judge Markham

KING: Sir, Your Majesty

KNIGHT: Sir, Dear Sir William

LIEUTENANT (ARMY): Dear Sir, Dear Lieutenant Smith

LIEUTENANT (NAVY): Dear Sir, Lieutenant Jones, Dear Mr. Jones

LIEUTENANT COLONEL: Dear Sir, Dear Colonel Lee

LIEUTENANT COMMANDER: Dear Sir, Dear Commander Lee

LIEUTENANT GENERAL: Dear Sir, Dear General White

LIEUTENANT GOVERNOR: Dear Sir, Dear Mr. Jones

MAJOR: Dear Sir, Dear Major Brown

MAJOR GENERAL: Dear Sir, Dear General White

MARCHIONESS: Madam, Dear Lady Duffield

MARQUESS: Sir, Dear Lord Duffield

MASTER IN CHANCERY: Dear Sir, Dear Judge Jones

MAYOR: Dear Sir, Dear Mr. Mayor, Dear Mayor Brink

MEMBER OF ASSEMBLY: Dear Sir, My dear Mr. Jones

MEMBER OF HOUSE OF COMMONS: Sir, My dear Mr. Dent

MEMBER OF HOUSE OF LORDS: Sir, My dear Lord Dent

MEMBER OF A SISTERHOOD: Dear Sister, My dear Sister, Dear Sister Mary,  
My dear Sister Mary

MIDSHIPMAN: Dear Sir, Dear Midshipman Jones, Dear Mr. Jones

MINISTER: Dear Sir, Dear Mr. Banks; (if appropriate) Dear Dr. Banks

MONSIGNOR: Right Reverend and dear Monsignor, My dear Monsignor  
Banks

MOTHER SUPERIOR: Reverend Mother, Dear Reverend Mother, Dear  
Mother Rose Mary

NUN: Reverend Sister, Dear Sister Rose Mary

PARTNERSHIP: Gentlemen

PATRIARCH: Your Holiness

THE POPE: Your Holiness, Most Holy Father

PRESIDENT OF A COLLEGE: Dear Sir, Dear President Willard

PRESIDENT OF A COLLEGE (CATHOLIC): Very Reverend and dear Father

PRESIDENT OF A THEOLOGICAL SEMINARY: Dear President Eaton, Dear Dr.  
Eaton

PRESIDENT OF THE U.S.: Sir, Dear Mr. President

PRIEST (CATHOLIC): Reverend Sir, My dear Mr. Higgins, My dear Father  
Higgins

PRIEST (EPISCOPAL): Dear Father Brown

PRIME MINISTER (BRITISH OR CANADIAN): Sir, My dear Mr. Prime Minister,  
My dear Mr. Chesterbrinkhaven

PRIVATE (ARMY): Dear Sir, Dear Mr. Jones

PROFESSOR: Sir, My dear Professor Schubert

QUEEN: Madame, Your Majesty

RABBI: Dear Sir, Dear Rabbi Brown, Dear Dr. Brown

REAR ADMIRAL: Dear Sir, Dear Admiral Daws

REPRESENTATIVE: Sir, Dear Sir, My dear Congressman, My dear Mr. Wood

SECRETARY TO THE PRESIDENT: Sir, My dear Mr. Jones

SENATOR: Dear Sir, Dear Senator Wagner; (woman) Madam, My dear Senator Jones.

SERGEANT: Dear Sir, Dear Sergeant Brown, Dear Mr. Brown

SPEAKER OF THE HOUSE: Sir, Dear Mr. Speaker, Dear Mr. Sourbottom

STATE SENATOR: Dear Sir, Dear Senator Doe

VICE ADMIRAL: Dear Sir, Dear Admiral Berry

VICE PRESIDENT OF THE U.S.: Sir, Dear Mr. Doe

VISCOUNT: Sir, My dear Lord Lancashire

VISCOUNTESS: Madam, My dear Lady Lancashire



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